

Humboldt County GENERAL PLAN

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

FEB 26 1993

UNIVERSITY OF CALIFORNIA

Volume II

Housing Element



December 15, 1992

Citizens Advisory Committee for the Housing Element Members

Fred Bauer	Aviculturist
Vern Bonham	Realtor
Peter Childs	Musician
Ronald J. den Heyer	Civil Engineer
Kay Escarda	Teacher
Nancy B. Elcock	Clerical Support
Claudia Johnson	Sales
Kurt Kramer	Contractor
David A. Krieg	Loan Manager
Bonnie MacGregor	Homeless Task Force
Susan Diehl McCarthy	Banker
Robin McKenny	Real Estate Broker
Larry Miller	Housing Rehabilitator
Ike Moxon	Retired
Art Nellessen	Real Estate Broker
Thomas C. Rector	Self Employed
Tom Stephens	Land Surveyor / Consultant
Janice Stewart	Real Estate Agent
Bob Morelli	Housing Authority Director
Dan Taranto	Generalist
Rainbow Mountain Walker	House Painter

EXECUTIVE SUMMARY

The Housing Element identifies housing needs in the unincorporated areas of the County, and directs the implementation of programs to address those housing needs. The update is necessary to respond to changes in housing needs over the past seven (7) years, new information provided by the 1990 Census, and to comply with State law regarding Housing Elements.

As described in Resolution No. 92-118 (contained in Appendix L of this Element), the Humboldt County Board of Supervisors found there is a need to revise and update the Housing Element in two phases to insure the timely release of Community Development Block Grant funds from the State Department of Housing and Community Development (HCD). This Element constitutes Phase I of the Housing Element update program. It is intended to at least meet the minimum requirements of the Housing and Community Development Department (HCD), although it goes much further than that. Phase II of the update program is intended to be completed by July 1, 1993, and will be an even more comprehensive review of the County's housing needs and programs.

The population of Humboldt County's unincorporated areas has increased from 58,308 persons in 1980 to 62,168 persons in 1990. This was an increase of seven percent, more than twice the population increase of the 1970 to 1980 time period. Growth in the McKinleyville area alone accounted for almost 75% of the population increase for all unincorporated areas between 1980 and 1990.

Although growth in the housing stock kept pace with increases in the population, there has been a substantial erosion in the affordability of housing in the ten years between 1980 and 1990. The housing stock in unincorporated areas increased by just under 3,000 units during this time period (78% of the population increase), while the average value of housing increased by \$31,000 to \$88,000 in 1990. The cost of a new house has increased from an average price range of \$67,000 to \$95,000 up to \$145,000. Growth in household income has not matched increases in the cost of housing, and as a result, more people are overpaying for housing in 1990 than in 1980. Very low income renters continue to pay more of their income for housing than any other group; in 1990, 93% of the very low income households paid more than 25% of their income for housing costs, up from 88% in 1980.

A continuation of recent trends is projected for Humboldt's population and housing. The population of Humboldt County as a whole is projected to increase from 119,118 persons in 1990 to 121,746 persons in 1995, and to 125,635 persons in the year 2000. To meet the future housing needs in unincorporated areas, it is projected that close to ~~2,500~~ 3,145 units will have to be constructed between January 1, 1991 and July 1, 1997.

In addition to housing and population trends, this Element also includes discussion of housing needs of special populations such as the homeless, handicapped persons, female headed households, and the elderly, and factors leading to increased housing costs, such as governmental constraints.

To respond to the future housing needs of the County, this Element identifies a commitment to implement numerous new programs as well as to maintain existing programs which effectively meet those housing needs. For example, there are several programs to amend the zoning ordinance to increase residential densities, which will likely reduce land costs, and make housing more affordable. These programs include providing density bonuses, prohibiting single family development on multifamily zoned parcels, and reducing minimum parcel sizes. There are also programs to make housing more accessible to handicapped persons, and to establish permanent emergency shelter sites for the homeless.

TABLE OF CONTENTS

CHAPTER 1 INTRODUCTION

1100	Introduction to the Housing Element.....	1-1
1200	Evaluation of the Previous Element	1-2

CHAPTER 2 HOUSING DATA AND ANALYSIS

2100	Background	2-1
2200	Population Characteristics	2-2
2210	Population Trends	2-2
2220	Population Projections	2-2
2230	Population Distribution	2-3
2240	Age and Sex Characteristics	2-7
2250	Racial Composition	2-8
2300	Household Characteristics	2-8
2310	Household Size	2-8
2320	Household Projections	2-9
2330	Employment	2-10
2340	Overpayment	2-13
2400	Housing Characteristics	2-16
2410	Housing Type	2-16
2420	Vacancy Rate	2-17
2430	Tenure	2-20
2440	Housing Conditions.....	2-20
2450	Housing Costs	2-22
2500	Residential Land Use Inventory	2-24
2600	Projected Housing Needs.....	2-28
2700	Housing Market Costs	2-30
2710	Direct Market Costs	2-30
	A. Land	
	B. Site Improvements	
	C. Construction	
	D. Rural Land Costs	

2720	Indirect Market Costs.....	2-32
	A. Financing	
	B. Sales and Marketing	
	C. Gross Profit	
	D. Property Tax	
	E. Insurance	
2800	Governmental Constraints	2-34
2810	State and Federal Constraints.....	2-35
2811	Discretionary Review of New Housing Projects.....	2-36
2812	Coastal Act Requirements.....	2-36
2813	Building Regulations.....	2-37
2814	Fees and Assessments	2-38
2815	Miscellaneous State Fees, Development Standards and Permit Requirements	2-39
2816	National Flood Insurance	2-40
2817	Federal and State Funding	2-41
2818	Litigation	2-41
2820	Local Programs Which Respond to the Above Mandates	2-42
2821	Discretionary Review of New Housing Projects.....	2-42
2822	Coastal Commission Approval	2-43
2823	Minimize Building Regulations	2-44
2824	Fees and Special Assessments, National Flood Insurance Reduction of State and Federal Funding, and Litigation	2-44
2830	Local Constraints to Housing.....	2-44
2831	Zoning and Subdivision Regulations	2-45
2832	County Building Regulations	2-45
2833	Health and Sanitation Regulations	2-45
2834	Local Budget Constraints.....	2-46
2835	Coordination and Communication Between Local Agencies.....	2-46
2840	Programs Which Have Responded to Local Constraints.....	2-46
2841	Updating Community Plans.....	2-48
2842	Zoning Regulations	2-48
2843	Coordination and Communication Between Local Agencies.....	2-49
2844	Subdivision Regulations	2-49
2850	Civil Disobedience	2-50
2860	Building Appeals Process	2-52
2870	On-Site Residential Sanitation Systems	2-53
2880	Tax Constraints.....	2-54
2890	Urban-Level Services.....	2-55
2900	Special Needs	2-55
2901	Tenant Households.....	2-55
2902	Modular/Factory Built and Mobile/ Manufactured Housing.....	2-56

2903	Owner-Builders	2-60
2904	Minimum U.B.C. Homes	2-61
2905	Federal and State Programs	2-63
2906	Public Education	2-65
2907	Affordable Housing.....	2-65
2908	Residential Energy Conservation	2-66
2909	Secondary Dwelling Units.....	2-67
2910	Jobs/Housing Imbalance	2-69
2911	Consistency With Other Elements.....	2-70
2912	Availability of Financing	2-70
2913	Termination of Federal Subsidies	2-70
2914	Earthquake Damage, Demolitions and Conversions.....	2-71
2915	Development in the Coastal Zone	2-71

CHAPTER 3 HOUSING NEEDS

3100	Background.....	3-1
3200	Needs	3-1
3210	Overcrowded	3-2
3220	Special Housing Needs.....	3-2
3221	Large Households.....	3-2
3222	Elderly	3-3
3223	Farm Workers.....	3-3
3224	The Handicapped	3-4
3225	Female Heads of Households	3-5
3226	Native Americans	3-5
3227.1	Homeless.....	3-6
3227.2	Inventory of Emergency Shelter Sites	3-7

CHAPTER 4 HOUSING GOALS AND POLICIES

4100	Background.....	4-1
4200	Goals and Policies	4-1

CHAPTER 5 IMPLEMENTATION

5100	Background.....	5-1
5200	Implementation Program	
1.	Planning for Housing in Humboldt County	5-3
2.	Encourage Broader Public Education	5-4
3.	Establish a County Non-Profit Housing Corporation.....	5-7
4.	Housing Authority	5-10

5.	Streamline the Permit Process	5-11
6.	H.C.D. Owner-Builder Regulation	5-13
7.	Alternative Owner-Builder Ordinance	5-15
8.	Reform Building Appeals Process	5-17
9.	Housing Condition Advisory Service	5-19
10.	On-Site Sanitation - Evaluation of Dual Leachfield Systems	5-20
11.	Alternative On-Site Sanitation Systems.	5-20
12.	Zoning Ordinance Revision	5-21
13.	Legislation on Tax Constraints	5-24
14.	Condominium Conversion Ordinance	5-24
15.	Solar Rights Ordinance	5-25
16.	Discrimination	5-27
17.	Just Cause Eviction Ordinance	5-28
18.	Alternative Housing Design and Ownership Patterns	5-29
19.	Innovative Housing Finance Programs	5-30
20.	Community Development Block Grants	5-30
21.	Homelessness	5-32
22.	Affordable Housing Programs	5-34

APPENDICES

A.	Public Participation	A-1
B.	Humboldt County Housing Conditions Survey	B-1
C.	State Housing Requirements	C-1
D.	Federal, State and Local Housing Programs	D-1
E.	Glossary	E-1
F.	Agencies/Persons Contacted	F-1
G.	Homeless Task Force Report	G-1
H.	Regional Housing Needs Plan	H-1
I.	Distribution List	I-1
J.	Multifamily Land Use Inventory for McKinleyville (1984)	J-1
K.	Bibliography	K-1

L.	Resolution # 92-118	L-1
M.	Government Constraint Appendices.....	M-1
N.	Interim Report of the Humboldt County Grand Jury (1988)	N-1

TABLES

1.	Income Categories	1-3
2.	Number of Units Constructed, Rehabilitated and Conserved By Programs, 1985 - 1992.....	1-4
3.	Historical Population in Humboldt County, 1920 - 1990.....	2-2
4.	Population Projections for Humboldt County, 1990 - 2005	2-3
5.	Population of County and Unincorporated Cities, 1970 - 1990.....	2-3
6.	Census Division Population; Humboldt County, 1970 - 1990	2-4
7.	Age Distribution; Humboldt County, 1980 - 1990	2-7
8.	Number of Persons Per Household, 1970 - 1990	2-9
9.	Household Projections 1991-2000.....	2-9
10.	Wage and Salary Employment for Humboldt County; 1972 - 1989 ...	2-11
11.	Humboldt County, Seasonal Employment Rates, 1974 - 1983.....	2-12
12.	Income Paid for Housing; Renter Households Unincorporated Areas, 1990	2-15
13.	Income Paid for Housing; Owner Occupied Households Unincorporated Areas, 1990	2-16
14.	Composition of the Housing Stock: 1970, 1990	2-17
15.	Housing Occupancy Profile; Humboldt County, 1990	2-19
16.	Housing Occupancy Profile, Unincorporated Areas, 1990	2-20
17.	Age of Year-Round Housing Units; Humboldt County, 1990	2-21
18.	Housing Condition Survey; Unincorporated Areas, 1991	2-22
19.	Cost of Housing, Humboldt County and California, 1970 - 1990.....	2-23
20.	Residential Land Use Inventory; Unincorporated Areas, 1992.	2-27
21.	Projected Housing Needs, Humboldt County, 1991 - 1997	2-28
22.	Direct and Indirect New Housing Costs for Typical 3 Bedroom, 1,500 Square Foot Home, in Humboldt County, 1992.....	2-31
23.	Sample Monthly Costs of Ownership on a Typical 3 Bedroom, 2 Bath, 1,500 Square Foot Home, 1992.....	2-33
24.	Typical Fees for New Construction, Unincorporated Areas, 1992	2-38
25.	Humboldt County Revenues and Expenditures, Fiscal Year 1991 - 1992	2-39
26.	Legal vs. Illegal Building Activities in Humboldt County, 1980	2-51
27.	Comparison of County to National Rates of Owner Building	2-52
28.	Humboldt County Unincorporated Area On-Site Sanitation Systems, 1980	2-54

29.	Comparative Analysis of Site Built Housing and Mobilehome Financing and Monthly Consumer Costs in 1980	2-58
30.	Comparative Analysis of Site Built Housing and Mobilehome Financing and Monthly Consumer Costs in 1980	2-59
31.	Minimum Code Home - 1978 Costs.....	2-63
32.	Summary of Housing Programs, Unincorporated Areas, 1992 - 1997	5-2
33.	Projected Number of Units Constructed, Conserved and Rehabilitated by Program; Unincorporated Areas, 1992 - 1997	5-37

FIGURES

1.	Population of Humboldt County by Census Divisions.....	2-5
2.	1980 Population of Humboldt	2-6
3.	Humboldt County Racial Composition, 1990	2-8
4.	Unemployment Rates, 1983 - 1990.....	2-12
5.	Select Households Paying More Than 25% of Their Income for Housing; Unincorporated Areas: 1980 - 1990.....	2-14

CHAPTER 1

INTRODUCTION

1100 INTRODUCTION TO THE HOUSING ELEMENT

In 1973 the State Legislature mandated that each County prepare a General Plan to assist in guiding future growth in California. This mandate included the preparation of a series of component "elements" to deal specifically with the issues of land use, circulation (transportation), housing, conservation, open space, seismic safety, noise, scenic highways, and (public) safety. The purpose of this component, the Housing Element, is to identify and prioritize the significant problems associated with housing in Humboldt County and to implement programs which solve these problems.

It should be recognized that any element of the General Plan is of limited value unless it is tied in with a clear set of priorities as set forth in the Plan itself. In order to plan effectively for future growth in Humboldt County while at the same time preserving the unique rural-urban nature of the County, attention must be focused on general planning with regard to balancing growth and development with preservation of our environmental and economic resources. It is not sufficient to simply bemoan circumstances beyond our control; we must have a sense of where we are trying to go - of what kind of place we want our County to be. A realistic set of priorities that are truly reflective of the needs and desires of the citizens of the County must be established. To this end, the Housing Element sets as one of its highest objectives the involvement of the citizens of Humboldt County in all aspects of planning and at all levels, starting at the very outset of each planning process and continuing throughout that process.

This document relies upon an analysis of currently available demographic and housing stock data. Because of ongoing demographic changes and constantly fluctuating economic conditions which impact the housing market, as well as the fact that work on the General Plan is still an ongoing process, it will be necessary to periodically update the material contained herein. We will have to accumulate more hard data on the amount of land available in the County for development, and we must make difficult decisions with regard to the kinds of development that are truly in the long-range interest of the general citizenry of our County.

It is our hope that we in Humboldt County can move forward with a growing sense of unity and cooperation in our efforts to provide all our citizens with the living environment to which they are entitled - one in which they can enjoy the fullest opportunity for achieving self-fulfillment in a free and democratic society.

As described in Resolution No. 92-118 (contained in Appendix L of this Element), the Humboldt County Board of Supervisors found there is a need to revise and update the Housing Element in two phases to insure the timely release of Community Development Block Grant funds from the State Department of Housing and Community Development (HCD). This Element constitutes Phase I of the Housing Element Update program. It is

intended to at least meet the minimum standards of HCD, although it goes much further than that. Phase II of the update program is intended to be completed by July 1, 1993, and will be an even more comprehensive review of the County's housing needs and programs

1200 EVALUATION OF THE PREVIOUS ELEMENT

This Section reviews the 1985 Housing Element in terms of achieving the State housing goal. The State goal is to expand housing opportunities and accommodate the housing needs of Californians of all economic levels. The 1985 Humboldt County Housing Element addressed this goal directly on pages one through four of Chapter 5, "Implementation Programs and Objectives". Following is a comparison between the quantified objectives of the 1985 Element and what was actually achieved by the various programs. The reasons for any discrepancy between the original objective and actual performance are also given.

Evaluation of the 1985 Housing Element leads to the conclusion that, with the exception the Second Unit program, the County has been highly successful in meeting its quantified housing objectives. The 1985 Element projected 195 new units constructed with the assistance of the Farmer's Home Administration program; 259 new multifamily units were built, and 257 mortgage loans to low and very low income persons were made. The County exceeded the quantified objectives for weatherization and Alternate Owner Builder (AOB) constructed residences. It was projected that 2,125 homes would be weatherized, and 180 AOB homes would be constructed. During the 1985 - 1992 time period, 2,700 homes were weatherized, and 267 homes were constructed through the AOB program. Finally, the 1985 Element projected 240 second units would be developed, but only 152 of these units were actually constructed. The shortfall can be attributed to an unrealistically high expectation of the demand for such units.

Although the County was very successful in meeting its objectives, the County was less successful in meeting its projected needs. The projected housing needs for unincorporated areas were 904 very low income units, 494 low income units, 563 moderate income units, and 396 above moderate income units. Table 1 provides the income limits associated with each income category. The County was only able to document the production of 543 very low income units (60% of the projected need), and 326 low income units (66% of the projected need). The County exceeded its projected housing needs for these other income categories by close to 2,000 units if it is assumed the other units constructed during the 1985 - 1992 period were affordable to moderate and above moderate income households. Table 2 summarizes the housing programs that contributed towards meeting the County's quantified housing objectives and regional need.

TABLE 1
INCOME CATEGORIES

Income Category	Percent of Median Income
Very Low Income	< 50 %
Other Low Income	50-80 %
Moderate Income	81-120 %
Above Moderate Income	> 120 %

Notes: 1) The limits for the various income categories for Humboldt County in 1990 were calculated to be as follows: Very Low - <\$11,790; Other Low - \$11,791 to \$18,870; Moderate - \$18,871 to \$28,300; Above Moderate - >\$28,300. These figures are based on the median household income for Humboldt County provided in the 1990 Census.

2) Household income in general is the total money income received in a calendar year by all household members 15-years-old and over. (Summary extract of census terms taken from U.S. Department of Commerce, Bureau of Census, Users Guide, Part B. Glossary, 1980 Census of Population and Housing, PHC 80-R1 B, Issued November 1982.)

TABLE 2

NUMBER OF UNITS CONSTRUCTED, REHABILITATED AND CONSERVED
UNDER HOUSING PROGRAMS
UNINCORPORATED AREAS, 1985 - 1992

(Single Family / Multifamily Units)

Income Category	Program	New Construction	Rehabilitation	Conservation	Total
Above Moderate	Building Permits	2,033 / 0			2,033 / 0
Moderate	Building Permits	1,000 / 0			1,000 / 0
	A.O.B. Permits	<u>267 / 0</u> 1,267 / 0			<u>267 / 0</u> 1,267 / 0
Low	Building Permits	0 / 69			0 / 69
	Mortgage Credit	27 / 0			27 / 0
	Second Units	52 / 0			52 / 0
	FmHA	<u>178 / 0</u> 257 / 69			178 / 0
	CDBG		40 / 0		40 / 0
	HPG		72 / 0		72 / 0
	Self Help		36 / 0		36 / 0
	CHRP		40 / 0		40 / 0
	Weatherization		<u>1,350 / 0</u> 1,538 / 0		<u>1,350 / 0</u> 1,795 / 69
Very Low	Building Permits	0 / 12			0 / 12
	Second Units	100 / 0			100 / 0
	FmHA	59 / 259			59 / 259
	Section 8	<u>0 / 113</u> 159 / 384		0 / 337	0 / 450
	Weatherization		1,350 / 0		<u>1,350 / 0</u> 1,509 / 721

The following data analysis and assumptions were made by the Planning Division to derive the figures in Table 2.

Building permits About 2/3 of the 3,033 single family units constructed at market rates were assumed to be affordable to above moderate income households, and the remaining were affordable to moderate income households. Based on a survey discussed in Section 2600 of this Element (Projected Housing Needs), it was assumed that 85% of all market rate multifamily units (81 total units) were affordable to low income persons, and 15% were affordable to very low income persons.

Alternate Owner Builder (AOB) permits. For a discussion of the AOB program, please refer to Implementation Program #7 in Chapter 5 of this Element (page 5-16). All of the AOB units constructed under this program were assumed to be affordable to moderate income households.

Mortgage Credit Certificates. According to the Housing Authority, there were 54 Certificates awarded to households in unincorporated areas between 1985 and 1992 (additional information on this program is contained in Section 2905 of this Element, "Federal and State Programs"). Half of the Certificates were assumed to be awarded to low income households, and the remainder were awarded to moderate income households.

Second Units. Planning Department records show that 192 second units were constructed between 1985 and 1992. Based on a telephone survey, one-third of them are assumed to be affordable to low income households, and the remainder are assumed to be affordable to very low income households. For further discussion, please refer to Section 2600 of this Element (page 2-59).

Farmers Home Administration (FmHA). Based on information from the Farmers Home Administration, 259 new multifamily units were constructed, and mortgages were funded for 237 single family residences between 1985 and 1992. All of the multifamily units and 25% of the single family units assisted through this program were assumed to be affordable to very low income households.

Community Development Block Grant (CDBG), Housing Preservation Grant (HPG), California Housing Repair Program (CHRP) and Self Help Housing Programs. Based on information from the Redwood Community Action Agency, all units rehabilitated through these programs were single family, and were affordable to low income households.

Section 8 Rental Assistance and Voucher Programs. According to information provided by the Housing Authority, there were 113 additional Section 8 units funded between 1985 and 1992 (additional information on this program is contained in Section 2905 of this Element, "Federal and State Programs"). All units provided through this program were assumed to be multifamily, and were affordable to very low income households.

Weatherization. According to officials at Pacific Gas and Electric Company, 2,700 units have been weatherized in Humboldt County since 1985. Further information on this program is contained in Section 2908 of this Element, "Residential Energy Conservation". It was assumed that half of the units rehabilitated through the weatherization program were affordable to low income households, and the remainder were affordable to very low income households.

The 1985 Housing Element also listed a number of general policies relating to such areas as the housing inventory, Community Development Block Grants, and public education. Where specific programs existed, the County was generally successful in implementing the policies listed. For example, the County has been successful in competing for Block

Grants. The County also made several revisions to the zoning ordinance to encourage the development of more affordable housing, and a task force has been established to identify the housing needs and propose programs to address the housing needs of the homeless.

However, many of the policies and programs listed in the 1984 Element did not have significant results because they were not tied to specific programs. For instance, very little has been done in the County to expand the curriculum of high schools to include more information on housing issues, (such as budgeting housing costs) because there was no program to provide specific information to the school boards on a specific date. Likewise there was no specific program to amend the zoning ordinance to provide for mixed residential uses in light commercial and/or light industrial areas.

The revised Housing Element attempts to strengthen its policies by tying them to specific programs. For instance, to make more housing accessible to physically handicapped persons, there is a program to consider amending the zoning ordinance to permit wheelchair ramps to be extended into the front, side or rear yard setbacks to within three feet of the property line.

CHAPTER 2

HOUSING DATA AND ANALYSIS

2100 BACKGROUND

This chapter contains the updated background data and analysis of housing needs and the identification of resources and constraints relevant to meeting these needs. Included here is information on population, households and housing characteristics for the unincorporated area of Humboldt County drawn primarily from the 1990 census, preliminary residential land use data, and information on housing costs. Also included are discussions of governmental constraints to affordable housing and special housing issues including, but not limited to, tenant households, manufactured housing, owner-builders and energy conservation.

Major revisions to the data and analysis chapter of the 1985 Housing Element are identified below:

<u>Section Number</u>	<u>Section Name</u>	<u>Description of Revisions</u>
2440	Housing Conditions	New survey of housing conditions
2500	Land Use Inventory	New information
2600	Projected Housing Needs	New projections to 1997
2800	Constraints	Lots of new and updated text
2910	Jobs/Housing Imbalance	New text
2911	Consistency with Other Elements	New text
2912	Availability of Financing	New text
2913	Termination of Federal Subsidies	New text
2914	Earthquake Damage, Demolitions and Conversions	New text
2915	Development in the Coastal Zone	New text

The balance of this chapter remains essentially unchanged. Additionally, revised data on housing needs is included in Chapter 3 of this document, either as summarized from Chapter 2 or incorporated directly into Chapter 3. Revised housing needs summarized in Chapter 3 include quantitative data on households overpaying for housing and special housing needs groups (including a new section addressing the housing needs of the homeless).

2200 POPULATION CHARACTERISTICS

2210 Population Trends

Humboldt County's population growth rate fluctuated greatly between 1920 and 1990 (Table 3). Moderate growth during the 1920's was followed by slow growth during the Great Depression Era of the 1930's. The County's timber dependent economy grew in response to a statewide housing boom in the post-war period. As a result, between 1940 and 1960, the County's population more than doubled.

Between 1960 and 1970 the County's total population experienced a drop of more than 5%. This was mostly due to the combined effects of a weaker housing market, log shortages, park expansion, and loss of jobs due to mechanization. The total population of Humboldt County rose to 108,525 in 1980 from 99,692 in 1970, representing an increase of 8.8%. The total population continued to grow during the 1980's, increasing from 108,525 to 119,118 persons between 1980 and 1990. This represents a growth of close to 10%. All portions of the County experienced growth during this time, with the exceptions of Ferndale and Trinidad.

TABLE 3
HISTORICAL POPULATION
HUMBOLDT COUNTY, 1920 - 1990

Year	Number of Persons
1920	37,413
1930	43,233
1940	45,812
1950	69,241
1960	104,892
1970	99,692
1980	108,525
1990	119,118

Sources: 1920-1970, U.S. Department of Commerce, Decennial Census; California Department of Finance, Population and Housing Data (Report E-8090City)

2220 Population Projections

Based on population projections prepared by the California Department of Finance, Humboldt County should increase in population to over 131,000 by year 2005 (Table 4).

TABLE 4
POPULATION PROJECTIONS
HUMBOLDT COUNTY, 1990 - 2005

Year	Number of Persons
1990	119,118
1995	121,746
2000	125,635
2005	131,600

Source: California Department of Finance, Population Projections (Report 91 P-1)

2230 Population Distribution

About 59% of Humboldt County's population live in the Humboldt Bay area, with approximately 19% of the County's population living to the north, and 22% living to the south of this area. Most of the County's towns and cities lie on or near the U.S. Highway 101 corridor. Of Humboldt County's 119,118 persons, 52% live in the unincorporated portion of the county: (Tables 5 and 6, Figures 1 and 2).

TABLE 5
POPULATION OF COUNTY AND INCORPORATED CITIES
1970 - 1990

	1970 Persons	% of Total	1980 Persons	% of Total	Change in Population '70. to '80	1990 Persons	% of Total	Change in Population '80 to '90
Arcata	8,895	9%	12,338	11%	39%	15,197	13%	23%
Blue Lake	1,112	1%	1,201	1%	8%	1,235	1%	3%
Eureka	24,337	24%	24,153	22%	-1%	27,025	23%	11%
Ferndale	1,352	1%	1,367	1%	1%	1,311	1%	-4%
Fortuna	4,203	4%	7,591	7%	81%	8,788	7%	16%
Rio Dell	2,817	3%	2,687	2%	5%	3,012	3%	13%
Trinidad	300	0.03%	379	0.04%	26%	362	0.03	-4%
Subtotal	43,106	43%	49,716	46%	15%	56,950	48%	15%
Unincor- porated	56,586	57%	58,308	54%	3%	62,168	52%	7%
Total County	99,692	100%	108,525	100%	8%	119,118	100%	10%

Source: California Department of Finance, Report E - 8090CITY, 1992

TABLE 6
CENSUS DIVISION POPULATION
HUMBOLDT COUNTY, 1970 - 1990

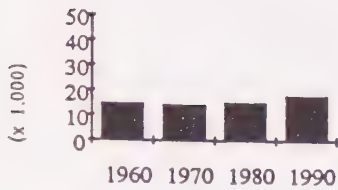
County Census Division	1970 Population	1980 Population	1990 Population
Arcata Division	16,041	18,888	20,687
Arcata City	8,985	12,338	15,197
Unincorporated	7,056	6,550	5,490
Eureka Division	41,497	42,876	45,834
Eureka City	24,337	24,153	27,025
Cutten	2,228	2,375	1,516
Myrtle town	3,922	3,959	4,413
Pinehills	--	2,686	2,947
Other Unincorporated	11,010	9,703	9,933
Ferndale Division	3,156	3,296	3,299
Ferndale City	1,352	1,367	1,311
Unincorporated	1,804	1,929	1,988
Fortuna Division	11,698	12,809	14,316
Fortuna City	4,203	7,591	8,788
Hydesville	--	933	1,131
Other Unincorporated	7,495	4,285	4,397
Garberville Division	9,531	10,962	12,168
Rio Dell City	2,817	2,687	3,012
Redway	--	1,094	1,212
Scotia	--	884	2,076
Other Unincorporated	6,714	6,297	5,868
North Coast Division	13,912	15,141	17,929
Blue Lake City	1,112	1,201	1,235
Trinidad City	300	379	362
Fieldbrook	--	698	--
McKinleyville	--	7,765	10,749
Orick	--	442	--
Westhaven-Moonstone	--	808	1,109
Other Unincorporated	12,500	3,848	4,474
Trinity-Klamath Division	3,857	4,553	4,885
Willow Creek	--	--	1,565
Other Unincorporated	--	--	3,320
Total	99,692	108,525	119,118

Source: Department of Commerce, Census of Population and Housing, 1970, 1980, 1990

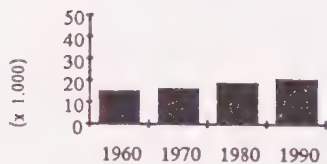
FIGURE 1

POPULATION OF HUMBOLDT COUNTY BY CENSUS DIVISION

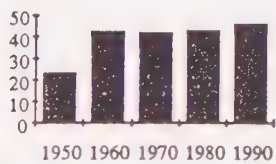
North Coastal



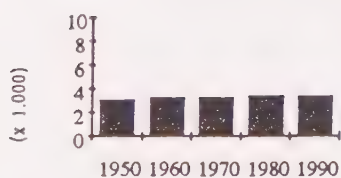
Arcata



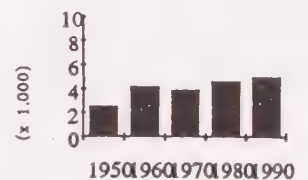
Eureka



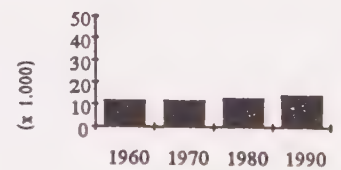
Ferndale



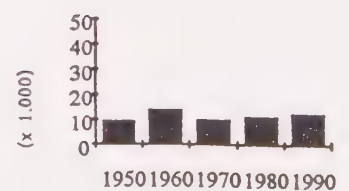
Trinity-Klamath



Fortuna



Garberville



Source: U.S. Department of Commerce, Census of Population and Housing, 1990

FIGURE 2

AREA OF HUMBOLDT COUNTY:

2,286,720 Acres

3,573 Square Miles

POPULATION DENSITY OF HUMBOLDT COUNTY:

$$\frac{108,024 (1980 \text{ pop.})}{2,286,720 (\text{acres})} = .047 \text{ pop./acre}$$

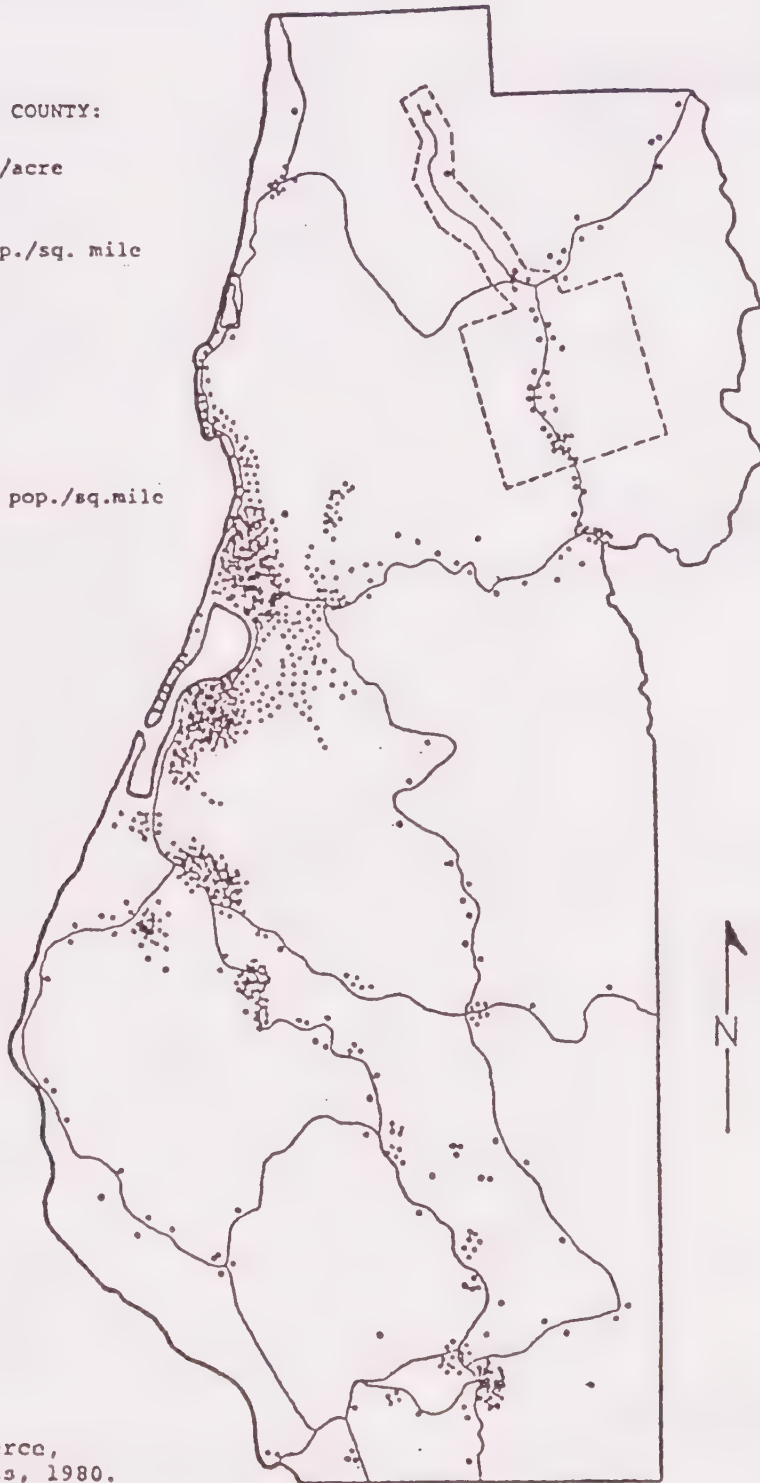
$$\frac{108,024 (1980 \text{ pop.})}{3,573 (\text{sq. miles})} = 30.23 \text{ pop./sq. mile}$$

1970: .044 pop./acre---27.90 pop./sq.mile



One dot represents
50 people

Source: U.S. Dept. of Commerce,
Bureau of the Census, 1980.



Source: U.S. Department of Commerce, Census of Population and Housing; 1980.

2240 Age and Sex Characteristics

Table 7 shows Humboldt County's young people of 0-17 years comprised 24% of the total population in 1990. The age group of 18-34 years represented 29% and the 35-64 group represented 35% of the total population. The elderly (65+) composed 12% of the total population. The age group showing the greatest increase between 1980 and 1990 was the 35-44 year group; the 18-24 and 25-29 year age groups showed the greatest decrease in population over the last ten years.

TABLE 7
AGE DISTRIBUTION
HUMBOLDT COUNTY 1980, 1990

Age Group	1980 Total	1990 Total	% Change ('80 to '90)	% 1990		
				% Total	Male	Female
0-4	7,635	8,538	12 %	7 %	4,331	4,207
5-17	19,708	20,659	12 %	17 %	11,326	9,333
18-24	17,264	14,634	-23 %	12 %	6,820	7,814
25-29	11,572	9,337	-19 %	8 %	4,788	4,549
30-34	9,858	10,156	3 %	9 %	4,944	5,212
35-44	11,806	20,261	72 %	17 %	10,216	10,045
45-54	9,607	11,473	19 %	10 %	5,867	5,606
55-59	5,303	4,566	-14 %	4 %	2,195	2,371
60-64	4,669	4,863	4 %	4 %	2,331	2,532
65-84	10,175	13,327	31 %	11 %	5,929	7,398
85+	928	1,304	41 %	1 %	398	906
Total	108,525	119,118	N/A	100 %	59,145	59,973

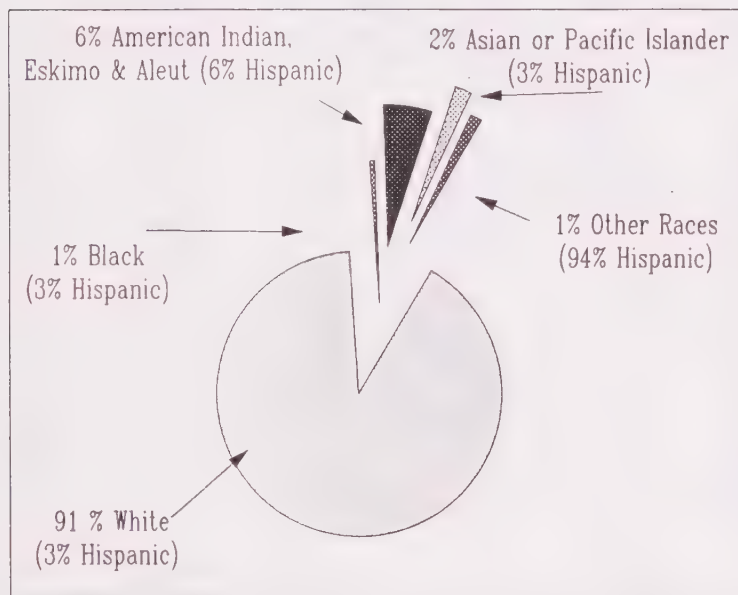
Source: Department of Commerce, Census of Population and Housing, 1980, 1990

2250 Racial Composition

Humboldt County's population is predominantly white, which makes up approximately 91% of the total count. (This compares to a State percentage of about 69%). The percentage of American Indians, Eskimos, and Aleuts in the County is substantially greater than the State average, while the percentage of blacks is considerably less. The percentage of Asian and Pacific Islanders in the county compared to the state is about five times less. Only 1% of the County's total population is classified as belonging to "other races" compared to the State total of 13%. As shown in Figure 3, most of those in the "other races" group are of Hispanic origin (94%).

FIGURE 3

RACIAL COMPOSITION HUMBOLDT COUNTY, 1990



Source: U.S. Department of Commerce, 1990 Census of Population and Housing

2300 HOUSEHOLD CHARACTERISTICS

2310 Household Size

In Humboldt County, household size has decreased from 3.00 persons per household in 1970 to 2.55 persons per household in 1980, and to 2.49 persons per household in 1990 (Table 8).

TABLE 8

NUMBER OF PERSONS PER HOUSEHOLD
HUMBOLDT COUNTY, 1970 - 1990

Persons per Household

	1970	1980	1990
Humboldt County	3.00	2.55	2.49
California	2.95	2.68	2.79

Source Department of Finance Report 91 P-2 Published May, 1991

2320 Household Projections

In 1990 there were 46,420 households in the County. That number is projected to increase steadily through the year 2000 (Table 9).

TABLE 9

HOUSEHOLD PROJECTIONS
HUMBOLDT COUNTY, 1991-2000

Year	Number of Households
1991	47,600
1992	48,500
1993	49,300
1994	50,000
1995	50,600
1996	51,100
1997	51,600
1998	52,100
1999	52,500
2000	52,900

Source Department of Finance Report 91 P-2 Published May, 1991

2330 Employment

Total overall employment has generally increased between 1975 and 1990, although there was a period of declining employment between 1979 and 1986. The total employment has increased from 36,400 jobs in 1975 to close to 46,000 jobs in 1990.

In 1975, manufacturing (food processing, lumber and wood products, and other manufacturing) was the number one employment category in Humboldt County and employed over 28% of the total work force. In 1990, the category fell to number four behind government, service industries, and retail trade, and employed only about 14.6% of the total work force (Table 10).

Traditionally, Humboldt County has an unemployment rate higher than the national and State averages (Figure 4). Unemployment in the County tends to be highest from November through April, and lowest from May through October (Table 11).

The California Department of Economic and Business Development ranked Humboldt County seventh out of California's 58 counties in terms of overall economic distress, as of March 2, 1983. The economic distress ratings are based on several factors, which include: unemployment rate, employment growth rate, food stamp rate, employment stability ratio, and share of lagging industries. Lagging industries are defined as industries having, "a higher risk of layoffs or plant closures than those industries with higher employment forecasts". Also their growth is expected "to be much slower than the national average or actually [declining] in coming years." Of Humboldt County's total employment 13.22% is in lagging industries, with the lumber industry (defined as a lagging industry) employing over 12 percent of the total work force. Because of these conditions, Humboldt County is considered to be one of the State's "most vulnerable counties" in terms of higher risk of layoffs or plant closures. (Source: Early Warning: California's Lagging Industries and Threatened Counties, Office of Economic Policy, Planning and Research, California Department of Economic Business Development, November 30, 1982, and: Update to Early Warning, March 2, 1983).

TABLE 10
WAGE AND SALARY EMPLOYMENT
HUMBOLDT COUNTY 1972 - 1989
(Annual Average Employees)

	1975	1980	1985	1990
Agricultural	600	800	800	900
Construction & Mining	1,400	1,200	1,300	2,000
Manufacturing	8,425	7,000	6,000	6,500
Transportation & Public Utilities	2,300	2,300	2,300	2,500
Wholesale Trade	1,200	1,500	1,500	1,600
Retail Trade	5,800	7,000	8,000	9,500
Finance, Insurance & Real Estate	1,100	1,400	1,400	1,500
Services	6,000	8,600	9,000	10,200
Government	9,800	10,600	9,800	11,000
TOTAL	36,400	40,200	40,100	45,800

Source: California Employment Development Department, Labor Force, Employment, and Unemployment 1974-1981 and Wage and Salary Employment by Industry 1972- 1981.

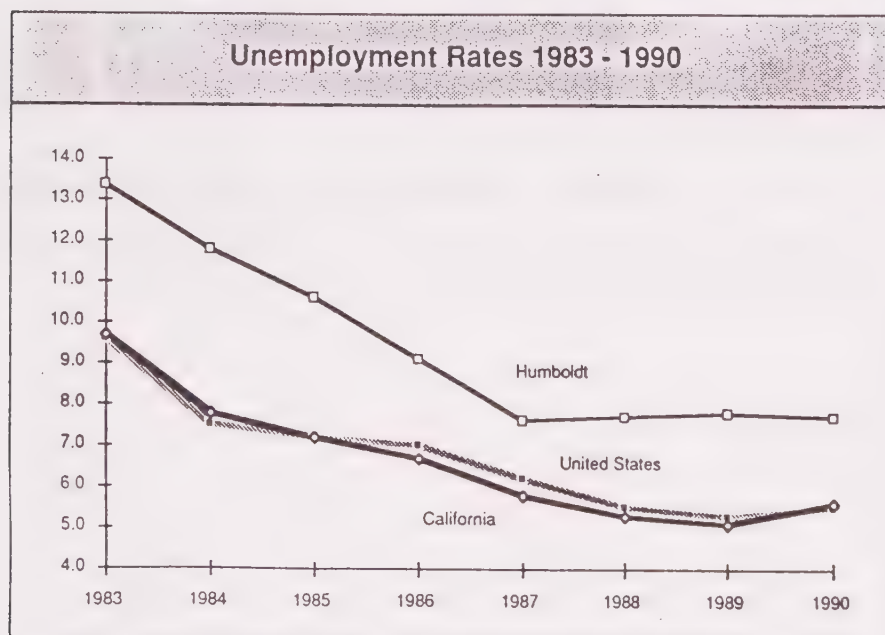
TABLE 11

SEASONAL UNEMPLOYMENT RATES
HUMBOLDT COUNTY, 1974 - 1983

Year	Yearly High	Yearly Low
1974	18.8 (Dec)	8.9 (May & June)
1975	22.4 (Jan)	12.6 (August)
1976	21.1 (Jan)	9.1 (May)
1977	17.1 (Jan)	11.8 (Oct)
1978	16.4 (Feb)	10.9 (Oct)
1979	15.9 (Jan)	9.1 (Oct)
1980	14.5 (April)	10.3 (Sept)
1981	19.1 (Dec)	10.5 (May)
1982	18.4 (April & Dec)	14.7 (June)
1983	18.2 (Jan)	11.0 (July)
Ten Year Average	(18.2)	(10.9)

Source: California Employment Development Department, Labor Force, Employment, and Unemployment 1974-1983 and Wage and Salary Employment, By Industry 1972- 1983.

FIGURE 4



Source: California Employment Development Department; Annual Planning Information: Humboldt County, June, 1991.

The California Employment Development Department (EDD) does not foresee any major economic growth or decline in Humboldt County over the next five years. Total employment is expected to rise by close to 2,000 jobs by the year 1996, according to the Annual Planning Information publication for 1991 by EDD. The County's economy generally reflects the national economy; when the national economy picks up, then so will the County's. The County's Forest Products Industry is expected to continue its in its long-term trend of declining employment. The jobs lost in this sector will be offset by gains in the Services, Retail Trade, and Government sectors of the economy.

The fishing industry has declined because of reduced catches and government regulations. If these factors turn around, gains are possible. Also, retail and tourist trades are expected to increase as the national economy improves and the planned Eureka Waterfront project gets underway. The EDD does foresee a slight increase in the number of government employees in the county.

The food processing industry is expected to lose some employees as mechanization increases. A possible closure of the Eureka to Willits stretch of the Northwestern Pacific Railroad will affect trade, but the effects of such a closure are still uncertain. (Source: Annual Planning Information Reports, Humboldt County 1984, 1985, and 1991 prepared by the Employment Data and Research Division, California Employment Development Department.)

2340 Overpayment

Twenty-five percent is the limit generally set by government agencies on the proportion of the monthly income a household should reasonably pay for housing. Figure 5 and Table 12 and 13 show the relationship between various household income categories and the percent of income spent on housing within the unincorporated county. Table 1 provides the income limits associated with each income category.

Figure 5, Table 12 and Table 13 indicate that:

Thirty-seven percent (37%) of all households spend 25% or more of their gross household income on housing.

Twenty five percent (25%) of all owner occupied households spend 25% or more of their gross household income on housing.

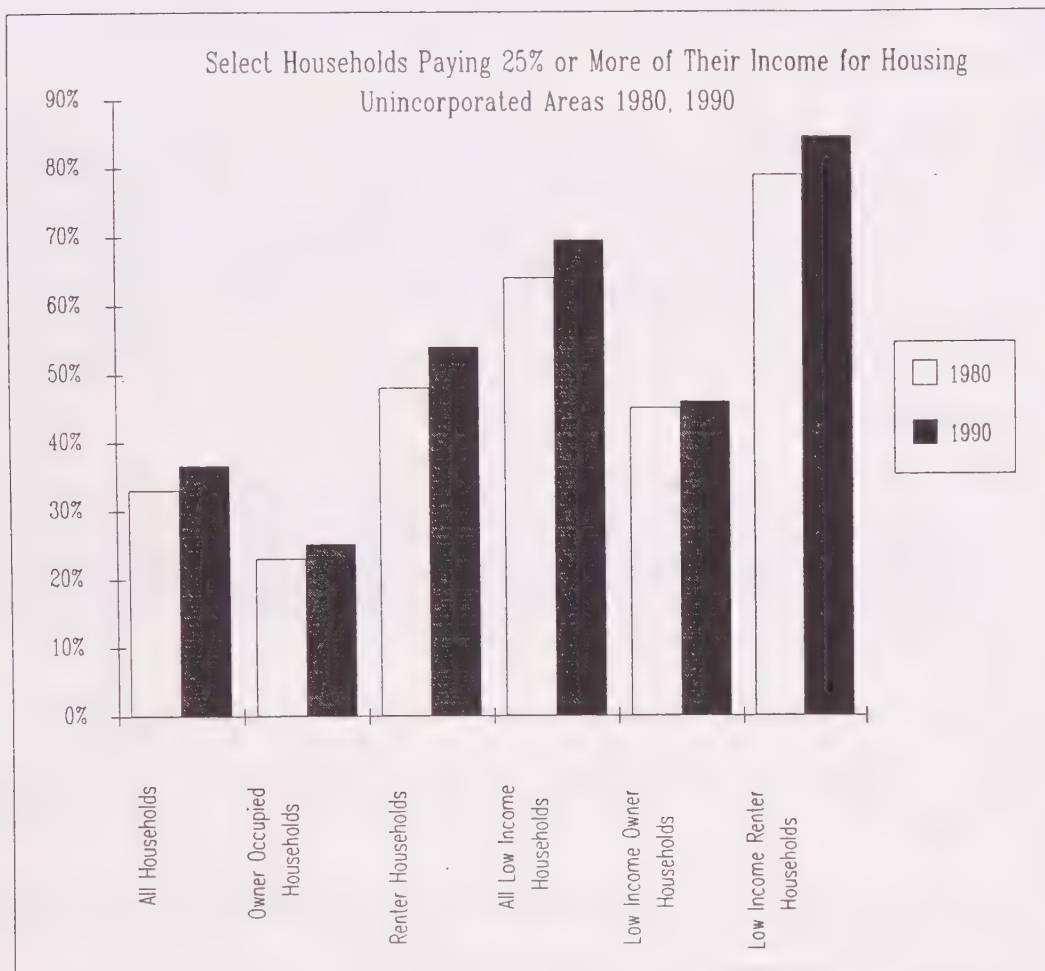
Fifty-four percent (54%) of all renter households spend 25% or more of their gross household income on housing.

Seventy percent (70%) of all low income households spend 25% or more of their gross household income on housing.

Eighty-five percent (85%) of low income household renters spend 25% or more of their income on housing.

Forty-six percent (46%) of low income households spend 25% or more of their income on housing.

FIGURE 5



Source: U.S. Department of Commerce; Census of Population and Housing; 1980, 1990

TABLE 12
INCOME PAID FOR HOUSING
RENTER HOUSEHOLDS
UNINCORPORATED AREAS, 1990

Percent of Income Paid For Housing	Number of Households by Income Category			
	Very Low	Other Low	Moderate	Above Moderate
0-19 %	59 (3 %)	146 (11 %)	469 (39 %)	1,462 (71 %)
20-24 %	82 (4 %)	219 (16 %)	265 (22 %)	306 (15 %)
25-34 %	258 (14 %)	446 (32 %)	287 (24 %)	219 (11 %)
35 %	1,495 (79 %)	572 (41 %)	168 (14 %)	74 (4 %)
Total	1,894 (100 %)	1,383 (100 %)	1,189 (100 %)	2,062 (100 %)

Source: U.S. Department of Commerce; Census of Population and Housing; 1990

Notes: 1) Rent includes the monthly rent agreed to or contracted for regardless of any furnishings, utilities or services that may be included, plus the estimated average cost of utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.) to the extent that these are paid for in addition to the rent.

2) Rent is calculated for "specified renter-occupied" housing units, which EXCLUDE one-family houses on 10 acres or more.

3) No cash rent units and units reporting no income or a net loss are assigned to a "not computed" category. There were 631 households in this category that are not included or computed in the data presented in Table 12.

TABLE 13

INCOME PAID FOR HOUSING
OWNER OCCUPIED HOUSEHOLDS
UNINCORPORATED COUNTY 1990

Percent of Income Paid for Housing	Number of Households by Income Category			
	Very Low	Other Low	Moderate	Above Moderate
0-19 %	363 (35 %)	510 (49 %)	792 (53 %)	4,361 (69 %)
20-24 %	151 (14 %)	108 (10 %)	178 (12 %)	915 (15 %)
25-34 %	129 (12 %)	133 (13 %)	303 (20 %)	738 (12 %)
35 %	408 (39 %)	295 (28 %)	216 (14 %)	264 (4 %)
Total	1,051 (100 %)	1,046 (100 %)	1,489 (100 %)	6,277 (100 %)

Source: U.S. Department of Commerce; Census of Population and Housing; 1990.

Note: Owner Costs are the sum payments for real estate taxes, fire and hazard insurance, utilities, fuels and mortgage. Payments for maintenance and repair are NOT included. The data is tabulated for specified owner-occupied units, i.e., one-family houses on less than 10 acres without a commercial establishment or medical office on the property. The data EXCLUDES owner-occupied condominiums, mobile homes, and trailers.

2400 HOUSING CHARACTERISTICS

2410 Housing Type

Table 14 shows that between 1970 and 1990 Humboldt County's housing stock of year-round housing units increased from 35,222 to 51,134 or by 15,912 housing units. Despite the energy crunch, several city annexations, and occasional development moratoriums for several unincorporated areas, the percentage of the housing stock within the unincorporated area remained relatively stable over the ten year period (55 % in 1970 and 52.3 % in 1990).

The most notable changes during the decade occurred within the type of housing constructed. Although conventional single family dwellings increased by over 8,000 units countywide from 1970 to 1990, as a percent of the County housing stock they dropped from 78.8% to 70.0%. During the past decade mobilehomes and multiple family dwellings combined amounted to 7,691 housing units or one-half of the ten year increase.

TABLE 14
COMPOSITION OF THE HOUSING STOCK
1970 - 1990

	1970		1980		1990	
	Humboldt County	Unincorp- orated Areas	Humboldt County	Unincorp- orated Areas	Humboldt County	Unincorp- orated Areas
Single Family Units	27,584 (78.0%)	15,961 (82.4%)	30,628 (68.7%)	17,047 (71.7%)	35,805 (70.0%)	20,285 (75.8%)
Multiple Family Units	5,341 (15.0%)	1,291 (6.7%)	9,034 (20.3%)	2,762 (11.6%)	9,054 (17.7%)	1,659 (6.2%)
Mobilehomes	2,297 (7%)	2,115 (10.9%)	4,930 (11.0%)	3,959 (16.7%)	6,275 (12.3%)	4,817 (18.0%)
Total	35,222 (100%)	19,367 (100%)	44,592 (100%)	23,768 (100%)	51,134 (100%)	26,761 (100%)

Source: U.S. Department of Commerce; Census of Housing; First County Data; 1970

U.S. Department of Commerce; Census of Population and Housing; Summary Tape File 3 (STF 3); 1980.

California Department of Finance; California Annual Housing and Population Data; Report E-8090CITY; 1990

2420 Vacancy Rate

The vacancy rate is defined as the percentage of year-round housing units that are vacant and has both housing quantity and quality implications. Historically, a high vacancy rate indicates greater choice within the housing market, which also indicates that housing quality is generally higher.

The Housing Element handbook considers a vacancy rate of 6% necessary to allow for adequate choice and provide for a competitive rental market. This assumes, of course, that all those units identified as vacant are available for rent. Although most geographic areas of the County exceeded this vacancy rate, the populous Humboldt Bay area did not, pointing out a shortage of housing in a major market area. It should be noted that two colleges are situated in the Bay area and have substantial impact on both housing availability and summer vacancy rates in that area. According to the information provided in Table 16, the unincorporated areas of Humboldt should have adequate choice available in the rental market. However, this Table does not include information on the number of vacant units that are available for rent. Realtors note that it is very difficult for persons to find rental units in unincorporated areas at the writing of this Element, which indicates Table 16 contains a misleading vacancy rate statistic.

In 1990 there were 4,714 vacant housing units in Humboldt County representing a Countywide overall vacancy rate of 9.2%. Of these vacant units: 366 were for sale, 972 were for rent and 1,846 were classified as "other vacant" (not available for rent or sale).

Within the cities the overall vacancy rate averaged 5.1%, while in the unincorporated area the vacancy rate stood at 13%. The highest vacancy rates reached 19% for multiple family units in the unincorporated area (Tables 15 and 16).

TABLE 15

HOUSING OCCUPANCY PROFILE
HUMBOLDT COUNTY, 1990

Total Housing Units	45,381
Total Year Round Units	44,592
Seasonal Units	789

	Total Units	Total Occupied	Vacant	Owner Occupied	Renter Occupied
Single Family Units	35,805 (70 %)	32,719 (70 %)	3,086 (65 %)	22,852 (84 %)	9,867 (52 %)
Multiple Family Units	8,470 (17 %)	7,815 (17 %)	655 (14 %)	271 (1 %)	7,544 (39 %)
Mobilehomes	6,275 (12 %)	5,372 (12 %)	903 (19 %)	3,994 (15 %)	1,378 (7 %)
Other	584 (1 %)	514 (1 %)	70 (1 %)	184 (1 %)	330 (2 %)
Total	51,134 (100 %)	46,420 (100 %)	4,714 (100 %)	27,301 (100 %)	19,119 (100 %)

Source: U.S. Department of Commerce; Census of Population and Housing; 1990.

TABLE 16

HOUSING OCCUPANCY PROFILE
UNINCORPORATED AREAS; 1990

Total Housing Units	26,761
Total Year Round Units	23,283
Seasonal Units	1,727

	Total Units	Total Occupied	Vacant	Owner Occupied	Renter Occupied
Single Family Units	20,285 (76%)	17,797 (76%)	2,488 (72%)	12,388 (80%)	5,409 (67%)
Multiple Family Units	1,379 (5%)	1,244 (5%)	135 (4%)	61 (0%)	1,273 (16%)
Mobilehomes	4,817 (18%)	4,008 (17%)	809 (23%)	2,872 (19%)	1,136 (14%)
Other	280 (1%)	234 (1%)	46 (1%)	97 (1%)	197 (2%)
Total	26,761 (100%)	23,283 (100%)	3,478 (100%)	15,418 (100%)	8,015 (100%)

Source: U.S. Department of Commerce; Census of Population and Housing; 1990.

2430 Tenure

Within all of Humboldt County 70% of the occupied housing units were owner occupied in 1990. Of the 19,119 renter households countywide, 8,015 or 42% were located in the unincorporated areas. Close to 5,400 single family units account for 67% of the rental housing in the unincorporated area (Tables 15 and 16).

2440 Housing Conditions

Housing age can provide a general indication of housing quality. As housing ages, the quality of the housing stock tends to decrease. Table 17 shows the time period of original construction of all year-round housing units within Humboldt County as of April, 1990, and compares those figures to the unincorporated portions of the county. Twenty percent (20%) of the County housing stock was built prior to 1940. As of the 1990 census, 49% of

the housing stock in Humboldt County was 31 years of age or older compared to 40% for the unincorporated areas.

TABLE 17
AGE OF YEAR-ROUND HOUSING UNITS
HUMBOLDT COUNTY, 1990

	Total County	Unincorporated. Areas
1989-1990	1,655 (3 %)	1,023 (4 %)
1985-1989	3,614 (7 %)	2,206 (8 %)
1980-1984	3,915 (8 %)	2,511 (8 %)
1970-1979	9,312 (18 %)	6,022 (8 %)
1960-1969	7,809 (15 %)	4,537 (17 %)
1950-1959	9,257 (18 %)	4,474 (17 %)
1940-1949	5,386 (11 %)	2,309 (9 %)
< 1939	10,186 (20 %)	3,791 (14 %)
Total	51,134 (100 %)	26,873 (100 %)

Source: U.S. Department of Commerce; Census of Population and Housing; 1990.

In 1991 a visual survey of housing conditions was conducted by the Redwood Community Action Agency in 48 communities of the unincorporated parts of the county. The information collected by this survey is contained in a report titled, "Humboldt County Housing Conditions Survey", which is contained in Appendix B of this Element. The

survey included visual inspections of approximately 70% of the total housing units in the County. The results are summarized in Table 18. As shown in Table 18, approximately 4,260 units in the County are in need of rehabilitation; 139 of these units are considered dilapidated, and 619 of them are in need of substantial rehabilitation.

TABLE 18

HOUSING CONDITION SURVEY
UNINCORPORATED AREAS, 1991

TOTAL UNITS SURVEYED	18,732
PERCENT OF TOTAL HOUSING UNITS	70%

Type of Repair Necessary	Total Number of Units
Minor	923
Moderate	2,596
Substantial	619
Replacement	139
Total	4,266

Source: Redwood Community Action League; Humboldt County Housing Conditions Survey; 1991.

2450 Housing Costs

According to the 1990 Census, the median house value in Humboldt County was \$88,000 and homeowners were paying median monthly housing costs of \$644 (including mortgage, taxes, insurance and utilities). The unincorporated portions of the county are assumed to have housing values similar to the county as a whole. By comparison the median value of a house statewide was \$195,500 in 1990.

In 1990 the median monthly gross rent payment (including utilities) was \$344 in Humboldt County, and \$561 in California. (Rents in the unincorporated portions of the County are assumed to be no different than rents in the county as a whole.)

Table 19 presents additional information on comparative housing costs. During the past two decades the median monthly contract rent in Humboldt County has climbed from \$77 to \$344 while the statewide average rose from \$113 to \$561. During this same time period the median value of housing in Humboldt County increased from \$16,400 in 1970 to \$88,000 in 1990 or at a average annual rate of \$3,500 per year.

TABLE 19
COST OF HOUSING
HUMBOLDT COUNTY AND CALIFORNIA, 1970 - 1990

	1970	1980	1990
Humboldt County			
Rent	\$77	\$201	\$344
Value of Housing	\$16,400	\$57,000	\$88,000
California			
Rent	\$113	\$253	\$561
Value of Housing	\$23,100	\$84,700	\$195,500

Sources: U.S. Department of Commerce; Census of Population and Housing; 1970;
U.S. Department of Commerce; Summary Tape Files 1 and 3; 1980;
California Department of Housing and Community Development; The California Housing Plan, Vol. II, 1982.
U.S. Department of Commerce; Census of Population and Housing; 1990.

- Notes: 1. Median is defined as the middle or the value that divides the total frequency of housing values into two equal parts so that half of all houses are more and half are less than the middle value house.
2. Rent values in the tables are for contract rent.

2500 RESIDENTIAL LAND USE INVENTORY

The revision program for 16 community plans began in 1984. The project involves the collection and mapping of detailed land use information at a map scale of 1" = 600'. Data compiled related to lands planned for residential use. The data includes but is not limited to the number of existing developed and vacant parcels, parcel sizes, availability of community water and sewer, current and proposed land use designations, and current and proposed zoning classifications.

To date, eight of the 16 Community Plans have been completed. Four community plans were completed by 1985 covering the communities of Freshwater, the Fortuna area, Jacoby Creek and McKinleyville. These communities represented a small fraction of the urban lands available for residential development within the unincorporated areas of the County. By 1987, four additional community plans were prepared for the communities of Orick, Hydesville-Carlotta, Willow Creek and Garberville. In addition, two more community plans should be completed by 1994 for the communities of the Eureka Area and McKinleyville. The McKinleyville Community Plan is an update of the Plan completed in 1985. The Eureka Area Community Plan will update the 1968 Eureka General Plan.

It is estimated that these ten communities, which contain just over 80% of the urban population within the 16 community planning areas, will readily provide an ample supply of residential lands to accommodate projected population growth. (See page 2-39 of the Framework General Plan for a complete list of Community Planning Areas).

As part of the community planning process, much of the land use information contained within the Plans has been summarized into one or more tables. The tables illustrate the potential of residential lands to accommodate projected population within each community. Table 19 presents a summary of residential land use data taken from the ten community planning areas surveyed. A summary and analysis of the land use information contained five of the community plans follows:

The Freshwater, Fortuna Area and Jacoby Creek Community Plans

About a fourth of the total acres within the Freshwater, Fortuna Area and Jacoby Creek community planning areas surveyed are specifically designated for residential use.

About 7,000 acres are planned for varied residential and agricultural/residential land use densities in the three communities surveyed.

About 4,000 acres are planned at a density of 20-5 acres per dwelling unit.

Another 2,500 acres are designated at a density of 5-2.5 acres per dwelling unit.

Just over 600 acres are planned at a density of 1-7 dwelling units per acre.

Absent public water and sewer systems, there are no areas planned for Residential Multiple Family (RM) at densities of 7-30 dwelling units per acre.

The 1985 population of the three communities was estimated at 5,200 persons. Under the current proposed land use designations, these three communities may provide another 1,500 homesites which could house another 4,000 persons. As a comparison, this is greater than the projected population increase of 2,500 persons within the entire county between 1990 and 1995. (See Table 4 for population projections for Humboldt County by five year increments prepared by the California Department of Finance).

The Eureka Area Community Plan

Development within the Planning Area is currently guided by the 1968 Eureka General Plan. The County is in the process of updating this Plan, which should be completed in 1993. The following data is derived from this update effort.

The Planning Area contains approximately 14.5 square miles of land, one of the largest planning areas in the County. The current population of the Planning Area is approximately 10,800 people.

There are 510 vacant parcels comprising over 5,200 acres with a development potential of over 5,100 housing units.

Of these 5,100 units, 4,527 units are planned for residential single family uses at a density of six units per acre, and 432 units are planned for multiple-family uses at 16 units per acre. The remaining housing units are planned for rural parcels with parcel sizes between one acre and 40 acres. The Plan projects there will be more than enough public water and sewer capacity to meet the demand of all potential development in the Eureka area. The Humboldt Community Services District currently has available a peak water supply of 4.8 million gallons per day (MGD), which is 0.6 MGD more than the projected water demand at buildout. The Plan also states that over 2,700 new units can be served with public sewer facilities at the existing sewage treatment plant.

The McKinleyville Community Planning Area

In 1984, McKinleyville became the first Community Plan prepared for an area with both community water and sewer services available. The Plan was completed in 1985. Because of an unusually high development rate since the Plan was adopted, the County decided to update the Plan beginning in 1991.

Over half of the total area within the McKinleyville Community Planning Area is designated for residential use. About 5,000 acres are planned and zoned for residential and residential-agriculture land use densities.

About 3,000 acres are planned at a density of 10-1 acres per dwelling unit. About 2,100

acres are planned for single family use of 1-7 dwelling units per acre. The number of vacant parcels zoned for agricultural and single family residential uses is not available at this time. The figures presented in the following Table 20 are estimates of the potential development on vacant parcels based on the ratio of the 1990 McKinleyville population (as provided in the Census), and the potential population (as provided in the 1985 McKinleyville Plan).

About 166 acres are planned and zoned for multiple family use at densities of 7-30 dwelling units per acre. Of the 166 acres zoned for multiple family use, there are 16 undeveloped parcels totaling 82.5 acres with public water and sewer available. If developed to an average of 15 units per acre, this land would provide 1,238 multiple family dwelling units.

Public water and sewer facilities are expected to be available to meet the projected demand during the time frame of this Element and beyond. Currently, water usage by those units hooked up to the McKinleyville Community Services District is 2.3 MGD. Current allocations to the District allow that usage to increase by 3.5 MGD, enough to provide water to an additional 7,500 housing units. Similarly, current sewage treatment plant capacity can provide sewer services to an additional 3,800 units in the McKinleyville area.

TABLE 20
RESIDENTIAL LAND USE INVENTORY
UNINCORPORATED AREAS, 1992

Planning Area / Zoning Category	Density Range	Number of Acres	Percent Served by Sewer/Water	Potential Units
Freshwater, Fortuna, Jacoby Creek				
Agricultural and Residential Single Family	> 1 unit/acre	n/a	n/a	1,221
Residential Single Family	1-7 units/acre	n/a	n/a	345
Eureka				
Agricultural and Residential Single Family	> 1 unit/acre	4,419	n/a	141
Residential Single Family	1-6 units/acre	754	90 %	4,527
Residential Multifamily	7-16 units/acre	27	100 %	432
McKinleyville				
Agricultural	> 1 unit/acre	1,487	n/a	332
Residential Single Family	> 1 unit/acre	481	80 %	480
Residential Single Family	1-7 units/acre	1,351	80 %	5,133
Residential Multifamily	7-30 units/acre	82	100 %	1,238
Other Planning Areas				
Agricultural and Residential Single Family	> 1 unit/acre	n/a	n/a	2,626
Residential Single Family	1-7 units/acre	n/a	n/a	662
Residential Multifamily	7-30 units/acre	n/a	100 %	32
Total	n/a	8,601	n/a	17,169

Source: Humboldt County Planning Department, 1992.

Notes: 1) The figures for public water and sewer service were based on the 1990 Census of Population and Housing; it was assumed that the same percentage of total units which are served by public services will continue into the future.

Table 20 indicates that the residential and agriculture-residential land use designations within each of the community plans surveyed provide an additional 17,000 potential homesites in the unincorporated portions of the county.

The County's Secondary Dwelling Unit Ordinance provides opportunities to place a second dwelling unit on parcels zoned AG, AE, FR, TPZ, R-1, RS and U. This ordinance stipulates that second unit proposals for lands zoned for non-residential uses shall conform to the applicable General Plan density standards; Plan densities are waived for secondary units on residentially zoned properties. The theoretical implication that this ordinance could eventually lead to a doubling of the housing stock within areas providing for second

units is constrained by a number of factors including the availability of adequate community infrastructure (water, sewer, circulation....) as specified in the ordinance. Based on past trends, it is estimated that about 25 secondary dwelling units will be constructed annually over the next five years. These units are not accounted for in the previous discussion.

2600 PROJECTED HOUSING NEEDS

State legislation enacted in 1980 requires the Humboldt County Association of Governments (HCAOG) to determine the existing and projected housing needs for each income category for all of Humboldt County. HCAOG determined regional housing needs primarily based on projections of the number of households in the County by the California Department of Finance. Local governments are not required to meet their share of the housing needs; meeting the identified need may exceed the community's ability to finance or design programs to meet the projected housing need. However, State law does require local governments to provide adequate sites for the construction of housing to meet the needs. Table 21 contains the housing needs projected by HCAOG (for a discussion of the various income categories, please refer to Table 1 in Section 1200 of this Element). Appendix H of this Element contains copy of the approved Regional Housing Needs Plan.

TABLE 21
PROJECTED HOUSING NEEDS
HUMBOLDT COUNTY, 1991 - 1997

Income Category	Housing Units	
	Unincorporated Areas	Total County
Very Low	713	1,592
Other Low	464	1,044
Moderate	595	1,277
Above Moderate	792	2,262
Total	2,564	6,215

Source: Humboldt County Association of Governments; Regional Housing Needs Plan for Humboldt County; May 28, 1992.

HCAOG has determined that by July 1, 1997, a total of 2,564 units will have to be constructed within the unincorporated portions of the County: 1,177 of these will have to be affordable to households earning below moderate income (less than 80% of the median income).

It is possible for the County to meet its share of the regional housing need for units which are affordable to moderate and above moderate income. County Planning staff estimates that close to 17,000 units could be constructed in the County. The projected housing needs comprise less than nine percent of the potential homesites in the County. Over the past seven years in fact, 3,000 units have been constructed in unincorporated areas, most of which were affordable to moderate and above moderate income households.

It is also possible the County will be able to meet its share of the regional housing need for low income households. There are sites with public services available to accommodate a total of 2,476 multifamily units. These units can be developed by right to a density of 30 units per acre. In a telephone survey of nine for-profit multifamily housing developers that have built new units over the past five years 100% rent those new multifamily units for \$575/month or less, which make them all affordable to low income households. (Based on income limits established by the State in May 1992, a 4-person household is in the low income category if it earns less than \$26,300 annually. If it is assumed that low income households can afford to pay 30% of their income for housing, they can spend up to \$657 each month on housing.). Thus if developers are willing to build them, enough multifamily units can be built to meet the County's projected housing need for low income households.

It should be mentioned that the State's definition of "low income" and "very low income" is probably very different from our conceptions of what low and very low income really is. Most persons regard those persons living below the poverty level as low or very low income households. In this context, to say that a low income person can afford a \$575 rent is absurd. For the purposes of the discussion in this Element, however, the income categories specified in Table 1 are used to define the income levels for "low" and "very low" income households.

Farmer's Home Administration (FmHA) financing programs may also be available in the future to meet the housing needs of low income households. Through this program, loans are made with only a five percent down payment, and fixed interest rates which are below market rates. Between 1985 and 1992, 237 mortgages were funded through this program, enabling low and very low income households to qualify for housing at prices normally affordable to only moderate and above moderate income households. (According to officials with the FmHA, approximately 75% of these loans were made to persons with low incomes, with the remainder going to very low income households.)

Developing housing to meet the County's projected needs for very low income persons will be more difficult. Only three of the new multifamily units built by for-profit developers (15% of those surveyed) were rented at \$375/month, which are affordable to very low income households. (According to the State income limits, a monthly payment of \$411 would be affordable to a very low income households).

The telephone survey by the Planning Division included one subsidized multifamily unit that was constructed in the past five years (a 50 unit project allowed by right). The project

was developed with the assistance of the Farmers Home Administration (FmHA) at a density of 16 units per acre. According to the developer, all of the units are affordable to very low income households. During the 1985 to 1992 time period, 259 multifamily units were constructed in unincorporated areas with assistance of the FmHA program.

It appears that one of the main factors inhibiting the construction of multifamily units that are more affordable to very low income persons is the relatively low density at which the units are being constructed. For example, the 50 unit FmHA project was only constructed at a density of 16 units per acre, whereas the zoning and General Plan allows a density of almost twice that amount. It seems the density for that project and other multifamily developments could be increased by constructing multi-level units (buildings are allowed to be up to 45 feet tall in most multifamily zones), by providing split-level parking, and by using other innovative design techniques. Building at higher densities would seem to require less government subsidy to make them affordable to very low income households. Higher density developments would also likely result in more affordable units constructed by for-profit developers as well.

Second units also appear to be providing housing affordable to very low income households. In a survey conducted by the Planning Division, four of the six of those who responded indicated they rent their second units (which were all constructed within the past five years) for \$200 - \$400 per month. There were 192 second units constructed in the past seven years in the County.

Given that 1) the County has a successful second unit program, 2) there are numerous vacant sites with public services which will allow high density housing construction, and 3) the County and non profit groups within the County will continue to aggressively pursue grant funding for affordable housing production, it may be possible the County will meet the projected housing needs for very low income households under favorable market conditions. Numerous programs included in this Element are designed to encourage the development of housing for low and very low income households.

2700 HOUSING MARKET COSTS

Current national, state and local market trends will largely determine the type, quality and quantity of housing that will exist in Humboldt County. Major costs and constraints contributing to the sale price or rental cost of housing in Humboldt County include direct and indirect market costs. Figures for the direct and indirect costs are indicated in Table 22.

2710 Direct Market Costs

- A. **Land.** The cost of land has risen at a fast rate, particularly since the early 1970's. Cost of land can vary markedly by location, zoning, jurisdiction and community amenities. The typical urban lot with public water and sewer facilities costs

approximately \$40,000. (For rural land costs see D. below).

- B. Site Improvements.** These include such items as land clearing, pad set-up, site utilities and direct access to the house from a public or private road. Costs depend on the type of development, parcel size and topography. To prepare a relatively flat parcel close to public services for construction will cost close to \$5,500. The addition of a septic tank and well will cost an additional \$6,000 to \$10,000.
- C. Construction.** Construction costs for conventionally constructed dwellings are \$60 per square foot. This means that the construction costs for a typical three bedroom, two bath, 1,500 square foot house which ranged from \$45,000 to \$60,000 in 1980, now costs \$90,000 (strictly construction costs).
- D. Rural Land Costs.** According to real estate firms, a 40 acre parcel located more than an hour from Eureka costs about \$35,000. Parcels closer to the urban areas are much more expensive; you can expect to pay close to \$15,000 per acre in rural areas within a half hour's drive from Eureka.

TABLE 22

**DIRECT AND INDIRECT NEW HOUSING COSTS
FOR TYPICAL 3 BEDROOM, 1,500 SQUARE FOOT HOME
IN HUMBOLDT COUNTY, 1992**

Direct Costs

Land (6,000 square foot lot*)	\$40,000
Site Improvements	\$4,500
Construction - \$60/sq. ft.	\$90,000
Sales and Marketing (6%)	\$8,367

Indirect Costs

Origination Fees (1.5 pt..)	\$2,017
Credit Check	\$50
Appraisal Fee	\$275
Document Preparation	\$150
Roof Report	\$150
Termite Report	\$150

Total Purchase Price	\$145,659
-----------------------------	------------------

*Not including water and sanitation systems.

Source: Planning Department telephone interviews and surveys with lending institutions, developers, and Realtors conducted during September, 1992.

2720 Indirect Market Costs

- A. **Financing.** Interest rates are a major factor of increased housing costs. Assuming a 8.375% fixed interest rate on a house selling for \$145,000 with a 10% down payment, leaving a balance of \$131,000, amortized over a 30 year period, the mortgage payments amount to \$1,102 per month. In order to qualify for the \$1,102 per month payment, loan applicants must have an income over \$45,000 per year. According to the 1990 census, the median family income in Humboldt County was \$30,357 in 1990.

Interest rates for permanent financing have been an erratic component of total housing costs in recent years. Interest rates have fluctuated over the last 15 years within a range from 8 percent to over 18 percent. The interest rate on the conventional, 30-year, fixed rate mortgage presently runs about 8.375 percent with loan origination fees of around 1 1/2 percent plus \$250.

Because so many families were unable to qualify for home loans at the higher interest rates, financial institutions have invented a wide variety of new financing techniques such as: mortgages with balloon payments, graduated payments, shared equity and adjustable interest rates. Presently, you can obtain an adjustable interest mortgage at 6.125 percent with a six percent cap on rate adjustments and a loan fee of 1.5 percent plus \$250.

In Humboldt County, half of the home purchases involving institutional lenders are fixed rate loans and half are adjustables.

- B. **Sales and Marketing.** Most housing and vacant land are sold through real estate agents. Current commissions vary, but are generally between 4% and 10% (the latter for vacant land). An average commission is generally 6%, which amounts to \$8,700 on a \$145,000 home.
- C. **Gross Profit.** The gross profit on a new house can also vary widely, but is generally around 10% of the selling price. This means that on a Humboldt County house selling for \$145,000, approximately \$14,500 would be gross profits to the contractor.
- D. **Property Tax.** Property taxes generally equal 1% to 1-1/4% of the total appraised value, less the Homeowner's exemption. An appraised value is generally somewhat lower than the actual selling price. This indicates that a house valued at \$145,000 would pay approximately \$1,700 per year in property taxes, which includes the \$87.50 reduction for the Homeowner's exemption.
- E. **Insurance.** Property insurance such as fire, hazards (winds, floods, lightning, hail, explosion, etc.) and homeowner liability insurance premiums vary based on the

- E. **Insurance.** Property insurance such as fire, hazards (winds, floods, lightning, hail, explosion, etc.) and homeowner liability insurance premiums vary based on the value of the home and the quality of fire protection. Statewide, based on the typical mix of property insurance coverage, the average monthly insurance premium is calculated as $0.003/12 \times \text{House Price}$. Insurance costs locally can range from 2% to 3% of total monthly homeowner costs.

TABLE 23

SAMPLE MONTHLY COSTS OF OWNERSHIP ON A TYPICAL
3 BEDROOM, 2 BATH, 1,500 SQUARE FOOT HOME, 1992

<u>Basic Payment Components</u>	<u>Cost</u>
Selling Price	\$145,000
10% Down Payment	-14,500
Balance To Be Financed	\$131,500
Mortgage Payment	
at 8.375% interest, 30 year	1,102
amortization*	
Property Taxes, Insurance	151
Gas and Electric	100
Water and Sewer	30
Total Monthly Payment	\$1,383

Source Planning Department telephone interviews with lending institutions, Realtors conducted during September, 1992.

Note: Table 23 is based upon a 10% down payment; increasing the down payment naturally decreases the monthly payments. Conversely, upward adjustment in the interest rate results in increased monthly payments. In addition, it should be noted, that maintenance and other incidental home ownership costs are not included in this table.

2800 GOVERNMENTAL CONSTRAINTS

Governmental constraints can and do flow from many local, regional, State and Federal actions. The 1987 - 88 Grand Jury conducted an exhaustive investigation and analysis of the Planning and Building Departments that was published on May 10, 1988 and contains many recommendations relevant to the reduction of governmental constraints to affordable housing. This report can be found in Appendix N.

While local governments are required to have a comprehensive general plan and consistent implementation programs, State and Federal governments aren't. As a result, State and Federal legislation and implementation programs are often inconsistent and disruptive, and significantly increase housing costs.

Local government regulations can also significantly increase housing costs by limiting the number of available building sites and increasing development costs. Local plans, zoning regulations, subdivision regulations, building regulations and related ordinances can seriously limit the number of sites that can be developed, make it difficult or expensive to develop the available sites, and require minimum building standards which significantly increase local housing costs.

One of the greatest difficulties that an individual citizen encounters in attempting to deal with governmental regulations has to do with the fact that sufficient flexibility is almost never built into these regulations. Rules are laid down which take no account of the substantial differences between the realities of different counties (e.g. rural or highly urbanized) or of individuals. One size is supposed to fit all. The result is that an individual sometimes comes before a government agency with a justifiable complaint that a given regulation is harmful to them, and upon asking for flexible standards, are told, "sorry, but there's nothing we can do about it, it's the law." For example, administration of State Building Code standards leads to the absurd requirement that electrical outlets be spaced a certain distance from each other, under penalty of possible abatement, when the residence is not proposed to be served by electricity in the first place. This problem is endemic throughout our system of government; it is not confined to housing regulations, and it accounts for a tremendous amount of disenchantment among the citizenry, who feel that their government not only fails to take account of their needs, but is perfectly willing to punish them when no crime has been committed.

Humboldt County is a leader in addressing this problem. The Alternate Owner builder program is an example where Humboldt has crafted legislation which takes account of differing individual circumstances while protecting public health and safety. The County's recently adopted Fire Safety regulations are also a significant step in the direction toward increased governmental flexibility. Built into the regulations are provisions to exempt individuals from certain requirements upon showing good cause. These exemptions allow local authorities to better respond to individual circumstances, while still achieving the intent of the regulations. Clearly this kind of directly responsible government has many

benefits; it should be expanded to not only other housing regulations, but to other regulatory activities as well.

Finally, development fees and special assessments can dramatically increase housing costs. Since the passage of Proposition 13, there has been an alarming trend towards direct charges for public services. If this trend continues, and the State continues to mandate minimum health, safety and environmental standards, housing costs will escalate dramatically.

The residents of Humboldt County have done an excellent job of planning for adequate new housing sites. They have also encouraged affordable housing by adopting a variety of creative local plans and alternative regulations in response to excessive State mandates. This Chapter describes these local programs in detail.

2810 State and Federal Constraints

Appendix M.1 includes a listing and description of over 12,000 pages of State land use, environmental, and special fee regulations that local agencies must implement. While 20 of these pages require and encourage the provision of affordable housing (Government Code Sections 65913 - 65918, and 65580 - 65590.1), most increase the cost of housing by requiring the following for new housing projects:

- Discretionary review

- Coastal development permits in the coastal zone

- Conformance with State building regulations

- Development impact fees and special assessments.

- Miscellaneous development restrictions and requirements

Housing costs are also increased as a result of:

- National flood insurance

- Reduction of State and Federal funding for housing

- Litigation.

2811 Discretionary Review Of New Housing Projects

Because the State has required discretionary review of all community plan amendments and implementing ordinances for over 20 years, a public hearing and environmental review has essentially been required for all new housing development. Discretionary review of new housing projects virtually insures significantly increased housing costs related to the:

Preparation of extensive environmental documents

Adoption and monitoring of mitigation plans

Hiring of consultants to address NIMBY (Not In My Backyard!)

Holding costs incurred by the developer.

Appendix M.2 illustrates the processing steps and minimum time frames for completing the discretionary review of new housing projects in Humboldt County. Appendix M.2 also includes a survey of processing times in comparable counties, and the written procedures that planning staff have prepared to insure compliance with the discretionary review mandates.

Humboldt County completes the discretionary review of most minor housing projects like minor subdivisions and special permits for secondary units in the average time of 3 - 6 months from the date a complete application is received. Larger, more controversial projects can take much longer to process, especially if an Environmental Impact Report is required.

2812 Coastal Act Requirements

The California Coastal Act (Public Resources Code Section 30000 et seq.) established development standards and public hearing requirements for all new housing development within the State Coastal Zone.

The Coastal Act increased housing costs for the same reasons that discretionary review mandates increased costs. To further aggravate housing costs, a two tiered permit review procedure was required for years. Developers were first required to secure approval of their housing project from local agencies, and were then required to secure approval of the same project from the Coastal Commission.

In 1985 Humboldt County's Local Program was certified by the Coastal Commission, and the discretionary review process was simplified for most coastal development permits. Appendix M.3 includes Humboldt County's Coastal Zone permit application review procedures.

Discretionary permits in the Coastal Zone don't take any longer to process than

discretionary permits outside the Coastal Zone. However, with the exception of those areas which are illustrated in Appendix M.3, virtually all new housing, including the construction of a single house on a vacant parcel, require discretionary review in the Coastal Zone.

The Coastal Act further constrains housing with regulatory restrictions related to protecting:

Coastal access and views

Major vegetation

Wetlands, streams and riparian corridors

Natural landforms protection

Coastal and resource dependent development

Dunes and beaches

Transitional agricultural lands

Finally, the amendment of local coastal plans and zones to allow housing projects in areas not planned and zoned for housing still requires review and approval by the Coastal Commission.

2813 Building Regulations

As indicated in Appendix M.1, there are over 2,000 pages of State building regulations, and 5,000 pages of California Energy Commission regulations that the County of Humboldt must administer and implement. Section 2940 of this document describes the minimum requirements for building a home in compliance with the State Uniform Building Codes.

Appendix M.2 includes a detailed description of the local building permit review process. The County Building Division acts as the "one stop" agency for identifying all local permit review requirements. The Building Division also coordinates the securement of all required approvals from Planning, Health, Public Works and local Fire Protection Agencies. Any impact fees and special assessments are also collected by the Division in processing building permits.

Despite a high work load and large service area, Humboldt County processes building permits to approval in 2 - 3 weeks from the date complete building plans are submitted. The survey of comparable counties in Appendix M.2 indicates that this is an average processing time.

2814 Fees And Assessments

The implementation of over 12,000 pages of State mandated regulations, without corresponding State funding, results in fees and special assessments. While impact fees and special assessments in Humboldt County are nominal compared to the urban areas in the State, they represent the single most significant threat to housing affordability. Since the passage of Proposition 13, there has been an alarming trend towards increased fees for public services.

The following Table illustrates typical fees for residential development in Humboldt County*

TABLE 24
TYPICAL FEES FOR NEW CONSTRUCTION
UNINCORPORATED AREAS, 1992

Building & Value	Bldg. Permit	School Impact	Street Encroach	Service Dist.	Plan User	Other Impact	Total
Bedroom Addition (\$5,560)	\$120	\$0	\$0	\$0	\$17	\$0	\$137
Detached Garage (\$6,600)	\$160	\$0	\$0	\$0	\$20	\$0	\$180
House & Garage of 1,350 sq.ft. (\$70,000)	\$800	\$2,145	\$250	\$2,000	\$60	\$210	\$5,465
Duplex of 3,200 sq.ft. (\$93,360)	\$1,000	\$3,100	\$250	\$2,000	\$60	\$300	\$6,710
MultiFamily 32,000sq.ft. (\$ 933,600)	\$10,000	\$31,000	\$2,500	\$20,000	\$600	\$3,000	\$67,100

*Based on a survey conducted by the Planning Department in 1992

As the following Table illustrates, Humboldt County simply doesn't have the revenues available to implement all of the mandated programs without fees and special assessments.

TABLE 25

HUMBOLDT COUNTY REVENUES AND EXPENDITURES
FISCAL YEAR 1991 - 1992

Source of Revenues	Amount (X \$1,000,000)	Percent of the Total	Expenditures	Amount (X \$1,000,000)	Percent of Total
State & Federal	77	66	Public Assistance	53	46
Property Tax	17	14	Public Protection	25	22
Other Taxes	6	6	Public Health	12.5	11
Service Charges	9	8	General Govt.	12	9
Fines & Penalties	1.5	1	Public Ways	9	6
Other Revenues	3	3	Library	2	2
Fund Forward	2	2	Public Transit	0.4	1
			Recreation	0.3	1
			Reserves	1.3	2
Total	115.5	100	Total	115.5	100

Sixty six percent of the County's revenues come from the State and Federal governments. Ninety percent of County expenditures are devoted to public assistance, public protection, public health, roads, and the general government costs associated with administering these mandated services.

In Humboldt County we are very concerned about the trend towards special assessments and impact fees, and are doing our best to keep our fees to a minimum. Appendix M.4 includes our current Planning and Building fee schedule, and a survey that was conducted on 9/18/91 to determine fees in comparable counties. Humboldt County's fees appear to be comparable to adjacent counties.

2815 Miscellaneous State Fees, Development Standards and Permit Requirements

Appendix M.1 also includes a detailed description of State agency regulatory requirements. In addition to securing County approval of new housing projects, developers are often

required to secure permits and approvals from several State and Federal agencies. Developers may also be required to conform with specific State development standards.

The miscellaneous State fees, development standards, and permit requirements which have the most significant impacts upon the costs of building materials and housing development in Humboldt County Include:

Fish & Game environmental review fees

Department of Forestry fire safe standards

Alquist Priolo geologic report requirements

Water Resources Control Board waste discharge requirements

Fish & Game 1603 agreements

Mines & Geology surface mining requirements

Department Of Forestry timber harvesting requirements

2816 National Flood Insurance

Regulations within flood prone areas will curtail substantial new housing starts. Under the Federal Insurance Program, which the County opted to enter in 1974, all structures designed for human habitation must be elevated at or above the 100 year flood plain limits where such information is known. The 1964 flood provided all the high water elevations throughout the County, and the Department of Housing and Urban Development maps reflect that information.

The insurance program is tied to any Federally chartered bank or lending institution. The County's non-compliance or non-involvement in the program would have serious economic side effects. Any person seeking to construct a dwelling or other structure for human habitation in these zones with the aid of a loan from a bank or savings and loan association would have a problem. It would appear that flood prone areas offer little in the way of providing suitable low cost building sites.

In addition, the lowland areas adjacent to Humboldt County's rivers and streams are predominantly planned for resource uses (i.e., timber and agriculture).

Replacement of existing structures (mobile homes and standard construction) that are damaged by fire, flood or any other natural causes to an extent of 50% or more of the value of the structure, may be replaced if elevated. If the damaged structure is in a "floodway" as depicted on the Federal Insurance maps, reconstruction will be allowed

under the same criteria. Structures damaged at less than 50% of value may have the damaged portion reconstructed with no special flood requirements.

2817 Federal And State Funding

Another serious constraint to providing affordable housing is the declining amount of Federal funds for housing. Most of the housing affordable to very low income households is subsidized by Federal programs. Popular programs which have long been mainstays of the Federal housing effort have either been eliminated or cut back. In an era in which a variety of factors have increased the cost of housing, cutbacks in Federal programs have severely limited the ability of local government to assist lower income people in finding decent housing opportunities. Due to continued Federal budget deficits, it is unlikely that there will be significant increases in Federally funded housing programs in coming years. Rather, cutbacks in existing programs seem more likely.

The State Department of Housing and Community Development (HCD) may also adversely impact affordable housing in Humboldt County by refusing to release funds on awarded Community Development Block Grants. HCD staff are incorrectly interpreting section 7056 (b)(1) of Article 2 of the Administrative Code as requiring the withholding of these funds until the County's Housing Element is updated.

By withholding the awarded grant, HCD is threatening the:

- Rehabilitation of 40 substandard housing units

- Extension of needed public water in the Riverside area

- County's ability to compete for future housing-related grant funding.

2818 Litigation

While litigation has not posed a serious historic threat to affordable housing in Humboldt County, recent developments in this area are frightening. Litigation can seriously delay or prohibit needed housing projects. The County has responded to this potential threat by actively mediating between all concerned parties. Hopefully, our mediation efforts will help minimize the delays associated with litigation.

As a result of litigation associated with the historic operation of surface mines in the county, basic construction materials may not be available to support the construction of needed housing. While the county Board of Supervisors has certified that the environmental documents are adequate for these historic operations, and the County has entered into an agreement with the State Departments of Fish and Game and Mines and Geology to allow limited surface mining on these historic sites, the litigation could adversely impact these important operations.

All of the above mandates increase the time and costs associated with developing new housing. They also increase housing costs by limiting the amount of land that can be developed for new housing. The costs of new housing will continue to escalate as long as new housing projects are subjected to discretionary review, special fees and assessments, potential litigation, and minimum State health, safety and environmental standards.

2820 Local Programs Which Respond To The Above Mandates

To help reduce the impacts of some of the above mandates upon the costs of new housing, Humboldt County has implemented the following local programs:

- Discretionary Review
- Coastal Planning and Zoning Authority
- Minimize Building Regulations
- Minimize Impacts of Fees and Assessments, National Flood Insurance, Reduction of State and Federal Funding and Litigation

2821 Discretionary Review Of New Housing Projects

As Section 2500 of this Housing Element documents, Humboldt County has adopted a Framework Plan and Community Plans which set aside adequate area for needed housing. In addition, the County has taken the following measures.

Adoption Of Local Ordinances To Allow:

Alternative road improvement and setback requirements which are less costly than what would have been required by the State Fire Safe Regulations.

Merger only of property in Agricultural Preserves.

Waiver of zoning requirements where the adjusted lot lines are as conforming as existing lines.

Implementation Of The Following Departmental Procedures and Programs:

An application assistance program which encourages pre - application meetings with the planner who will be processing their project.

"Designer" application packets which specify application requirements based on the type of project, location of the project, and the applicable plan policies and zoning regulations.

Informational handouts which describe review procedures and specific report requirements.

Detailed, written documentation of all departmental procedures (over 500 pages).

Development of a one page tentative map checklist which specifies the environmental information which needs to be shown on project plan maps.

Consolidation of environmental review and staff review procedures, with concurrent public notice and review periods.

Identification of appropriate mitigation, and preparation of mitigated negative declarations.

Reliance on mediation to avoid litigation.

Preparation of detailed written procedures to minimize the local staff time which is devoted to collecting State Fish & Game environmental review fees.

Use of Notices of Application to scope for potential neighborhood concerns.

Automation Of The Following Departmental Functions And Systems:

Processing all building permits..

Development of an Assessor Parcel based land information system with parcel specific zoning, general plan, and assessor land use data.

Automation of the discretionary staff report process.

Specialization of staff.

2822 Coastal Commission Approval

Humboldt County has responded to the Coastal Act by securing State Coastal Commission approval of:

The County's local coastal plans and zoning regulations (allowing the county to assume review authority of coastal development permits).

Categorical exclusions for the construction of a single house on a vacant parcel in specified areas

Zoning regulations which provide for administrative approval of principal permitted uses.

General use type classifications of permitted uses in the Coastal Zone to encourage more flexibility in allowing permitted uses.

2823 Minimize Building Regulations

While State building and on-site sewage disposal regulations significantly increase housing costs, Humboldt County has adopted alternative owner builder regulations which significantly reduce housing costs. A copy of these regulations are included in Appendix M.5.

We are fortunate to have housing advocates who have pushed the State and the County to adopt and implement these regulations. Humboldt County leads the State in this area and will continue to look for flexible ways to implement State Building Regulations in a way that keeps housing as affordable as possible. Sections 2.83 and 2.84 of this Housing Element discuss the Owner Builder Regulations in detail.

Since 1985, Humboldt County has issued 267 permits for alternative owner building housing.

2824 Fees And Special Assessments, National Flood Insurance, Reduction Of State And Federal Funding, And Litigation

Humboldt County has and will continue to work with our Legislators, Legislative Advocate, the County Supervisors Association Of California, and other local agencies in lobbying for fewer State mandates, increased funding for mandated programs, and legislation which reduces the threat of litigation.

2830 Local Constraints to Housing

The California Housing Element Guidelines require that local governments focus attention on those local constraints which they can most directly control. These local governmental constraints are the result of local zoning, building, and health and sanitation regulations. In addition to regulatory constraints, Humboldt County's current budget crises may also adversely impact the provision of affordable housing.

2831 Zoning And Subdivision Regulation Constraints

Because Humboldt County includes 2,562 square miles of privately owned land, and the County has planned and zoned this land to insure adequate areas for new housing (see Section 2500 of this Housing Element), zoning standards such as setbacks, building height, lot coverage, and parking requirements should have a minimal impact upon the provision of affordable housing.

However, Humboldt County's Zoning Regulations do include housing constraints, and Appendix M.6 includes a summary of these constraints. For example, the County does not allow housing as a principal permitted use in commercial and industrial zones, multi-family residential development outside of certain zones, secondary dwelling units as principal

permitted uses outside areas with full urban services, and community care facilities for 7 or more people as a principal permitted use in residential zones.

The Zoning And Subdivision Regulations also include the typical development, parking and road improvement standards that increase the cost of housing. Because Humboldt County's standards are less restrictive than the State Fire Safe Regulations, the County can not reduce nor eliminate this constraint locally.

2832 County Building Regulations

The State requires that each local agency adopt a set of building code requirements to ensure a minimum level of quality in new construction. Local agencies have the option to either adopt the standards contained in the State Uniform Building Code (UBC), or they may adopt more stringent construction standards. The development of housing may be constrained if the more stringent standards increase the cost of construction, design, materials or labor.

Humboldt County has adopted the State Uniform Building Code. The County has also adopted less restrictive Alternative Owner Builder Regulations (Appendix M.5) for all of the rural areas in the County. The Alternative Owner Builder Regulations promote affordable housing by allowing owners to find less expensive alternatives to conventional construction.

Because Humboldt County's Building Regulations are less restrictive than the State's, the County can not reduce nor eliminate this constraint locally.

2833 Health And Sanitation Regulations

Humboldt County implements the State Regional Water Quality Control Board's Plan For The North Coast Region for on site sewage disposal and water source protection. The County has not adopted more restrictive standards and can not reduce nor eliminate this constraint locally.

2834 Local Budget Constraints

All of the government constraints that are discussed in this Element will increase in severity if adequate local funding is not available to support new housing development. Local agencies are the sole providers of all the public services and improvements which support new housing: (See Table 24 in Section 2814)

Government constraints will also become more severe if County staffing is further reduced. A reduction in staffing will result in:

Delays In The Discretionary Review Process

Delays In Processing Building Permits

Inadequate Planning For New Housing Sites

Inadequate Planning For The Public Services Which Support Needed Housing

Increased Fees And Special Assessments

Delays In Mandated Advance Planning Work (Example: This Housing Element)

Appendix M.7 illustrates the current budget dilemma for the Planning Division in Humboldt County. Historically, the Planning Division has devoted over 90 percent of our staffing to helping the public secure the permits that are required for their projects. Every month the Division receives 3,400 phone calls and 590 front counter visits, and processes over 200 permits and zoning compliance approvals. The Division currently has 8 Planners in a service area of 3,500 square miles, with 34 unique communities, and thousands of square miles of resource lands.

The Service Area Comparison and Work Load graphs in Appendix M.7 illustrate the current work load dilemma in Humboldt County. Planning Division staff can not devote adequate time to new housing projects if the budget crises worsens.

2835 Coordination And Communication Between Local Agencies

Coordination, Communication and Cooperation Between Departments, Agencies and the Public also need to be improved to facilitate new housing development. Too often different agencies attack the same problem without being aware of what each other is doing. There is a pressing need to establish greater communication between public agencies. Following that, there is a need to establish greater communication between the major public and private agencies concerning any given problem, thus creating a sharing of expertise. There is also a need for consistency and efficiency within departments, with accountability to department heads. Finally, the roles of both the public and private sectors must be defined and clarified.

2840 Programs Which Have Responded To Local Constraints

Since the last update of Humboldt County's Housing Element, the County has taken the following measures to reduce or eliminate some local housing constraints:

- Update Community Plans
- Update Zoning Regulations
- Coordinate Between Local Agencies

2841 Updating Community Plans

Despite the lack of staffing for advance planning, the Planning Division has managed to work with Citizens Advisory Committees in updating the Eureka and McKinleyville Community Plans. As described in Section 2500, both Plans will contain more than adequate area for needed housing.

The Eureka Community Plan and Environmental Impact Report are completed and scheduled for hearings before the County Planning Commission in November of 1992.

The McKinleyville Community Plan Citizens Advisory Committee has completed several public participation workshops and surveys, and has identified the sections of the Plan that they would like to update. The County is cooperating with the McKinleyville Community Services District in jointly preparing the required Environmental documents.

2842 Zoning Regulations

On April 8, 1986 the Board of Supervisors adopted a modern, comprehensive zoning ordinance for all unincorporated lands within the coastal zone. The zoning ordinance has been approved by the State Coastal Commission as adequately implementing the adopted County local coastal plans. The adopted coastal zoning regulations include current definitions, and use types which insure the flexible application of zoning standards inside the coastal zone.

The County has made significant progress in encouraging affordable housing by amending the coastal and non - coastal zoning ordinances to allow:

Secondary dwelling units as principal permitted uses in areas with full urban services.

Secondary dwelling units with a special permit instead of a full use permit in other areas.

Community care of six or fewer people as a principal permitted use in all zones that allow residential uses

Family day care of six or fewer children as a principal permitted use in all residential zones.

Two dwellings as principal permitted uses on 40 acre or larger resource productive parcels which are zoned Agriculture Exclusive: (A third unit may also be permitted with a use permit)

A special permit review process which permits the waiver of public hearings if noticed property owners do not request a hearing

Non conforming use regulations that allow for the complete reconstruction of non conforming housing without a variance or use permit.

2843 Coordination And Communication Between Local Agencies

Humboldt County has taken the following steps to improve coordination and communication between local agencies:

Regular monthly meetings with County Planning, Building and Health

Documentation of over 500 pages of written procedures

Development of a computer network system within County Planning, Building, Health, Public Works And The Assessor

Development of an Assessor parcel based Land Information System (LIS): (A sample of the information in the LIS data base is included in Appendix M.8)

Department progress reports to the Board Of Supervisors

2844 Subdivision Regulations.

The County's Subdivision Regulations were adopted in 1977 and need to be updated to implement innumerable revisions in state subdivision law since that date. In updating these regulations the county will look for ways to decrease processing times and improvement requirements. Unfortunately, this task will become increasingly difficult as state and federal funding decreases and local impact fees increase.

In processing subdivision applications, several constraints to housing surface. The most common include:

- Mitigation of State Fish & Game Concerns.
- State Fire Safe Standards

- Alquist Priolo Report Requirements
- Regional Water Quality Wastewater Requirements
- School Impact Fees
- Local Coastal Plan Policies and Standards
- Flood Insurance Restrictions
- Resource Protection Requirements (Timberland Production Zones and Agricultural Preserves)
- Archaeological Reconnaissance and Mitigation
- Environmental Review

Because the subdivision process provides the vacant parcels that support new housing construction, all of the above constraints have a significant impact upon housing costs.

2850 Civil Disobedience

A survey conducted by the 1979-80 Humboldt County Citizens Advisory Committee on the Housing Element indicates that the cumbersome permit process and excessive regulatory constraints are resulting in a very significant increase in civil disobedience of building, planning and sanitation regulations.

TABLE 26

LEGAL VS. ILLEGAL BUILDING ACTIVITIES
IN HUMBOLDT COUNTY

Type Of Builder	Percent of Total Sample	Built With Permits	Built Without Permits	Built With & Without	Built Knowingly
Non Builder (Past 2 yrs)	20.7%	0	0	0	0
Contractor	7.3%	62.5%	25.1%	12.5%	37.0%
Owner	64.0%	19.0%	31.0%	50.0%	81.0%
Other*	8.7%	11.0%	22.0%	67.0%	89.0%

*Interpreted as unlicensed contractors.

Note: Sample consisted of 150 respondents who responded to a questionnaire (see Appendix F of the 1981 Housing Element) circulated at building supply centers. Survey results indicate considerable concern about the permit process and certainly warrant that a more comprehensive poll be conducted among a broader sample of citizens in hopes of clarifying specific problem areas.

Table 26 shows a breakdown of survey results relating to legal vs. illegal building activities in Humboldt County in 1980. These figures show not only owner-builder, but also contractor disenchantment with the permit process. It is interesting to note that the local Census Director has indicated that there is much more illegal housing in the County than previously anticipated. (Arcata Union, July 17, 1980)

The survey also indicates that the distribution of non-compliance is not isolated to any specific social or economic segment but exists throughout Humboldt County. This further implies excessive regulation and the cumbersome permit process are major contributors to the increased cost of housing. Estimates made by survey respondents averaged a 24% increased cost due to regulatory constraints. This compares with a 19% figure given by the California State Board of Realtors and a 20% figure given by a 1977 Rutgers University nationwide study. The survey further seems to indicate that the Building, Health and Planning Departments need to develop more helpful advisory roles to facilitate housing production, repair and renovation. The 1974-75 Humboldt County Grand Jury concurs in its report which "...urges that local departments assume the posture of helpful public servants. We believe this can be done without sacrificing health and safety, the maintenance of which is the major purpose of local departments. This requires that each department takes an active part in solving local problems, which we believe is the higher intention of State guidelines and which is not without legal precedent."

Table 27 shows that Humboldt County has an extraordinarily high rate of owner building as compared to the national average.

TABLE 27

COMPARISON OF COUNTY TO NATIONAL RATES OF OWNER-BUILDING

Percentage of Building Permits Issued to Owner Builders	57.2%
Percentage Responding to CACHE Survey Who Were Owner-Builders	63.6%
National Average of Owner-Building	20.0%

- References:
1. Humboldt County Building Department, 1980.
 2. C.A.C.H.E. Survey, 1980 (Appendix G).
 3. The Owner-Builder and the Code, 1976.

The data suggests that due to widely recognized inflation of housing costs more citizens are opting to build for themselves as a means of obtaining adequate, affordable housing.

Survey results indicate that the growing disregard for housing regulations by citizens who contribute to the maintenance and expansion of the County housing stock has created a doublebind situation. The regulations are intended to protect public health and safety but in this case they seem to be fostering epidemic civil disobedience which in turn is contributing to an increase in health and safety hazards. Due to the prohibitively high cost of compliance, citizens are avoiding contact with the regulatory agencies for fear of fines, abatements and compulsory compliance with regulations they see as excessive and beyond their economic means.

2860 Building Appeals Process

The Uniform Building Code (Sec. 204, 1973) provides for a building appeals process "...in order to determine the suitability of alternative materials and methods of construction and to provide for reasonable interpretation of the provisions of the Code." The Building Official acts as an ex-officio member and as the Secretary of the Appeals Board. Currently the Humboldt County Building Appeals Board is inactive in settling differences between builders and inspectors on interpretations of U.B.C. standards for the following major reasons:

1. Very few permittees are aware that an Appeals Board exists to hear their complaints. There is no notification on the permit form to inform permittees of their right to appeal. However, since May, 1979, the Building Department has had a stamped insert in a booklet it distributes to builders (Building Permits Made Easy) referring to the possibility of appeal.
2. Access to the Building Appeals Board is through the very department whose decision is being appealed. Understandably, there is a reluctance on the part of most permittees to pursue this avenue.

2890 Urban-Level Services.

Proposition 13 and Proposition A, coupled with apparent reductions in Federal spending for local governmental purposes, have severely reduced the ability of the County to provide water and sewer, police and fire protection, roads, and other urban services. These constraints make it difficult, for the County and other governmental entities to provide urban level services wherever there is a demand for them. Even though there is a need for new housing, the County lacks the resources to provide the necessary governmental services.

2900 SPECIAL ISSUES

2901 Tenant Households

In 1980 tenants comprised 39.5% of Humboldt County's households. Tenants have special problems and concerns which must be recognized and addressed. As the cost of buying a home continues to rise, the number of people forced to remain tenants will also rise. At the same time the County may experience a loss of rental units as they are sold as "fixer-uppers."

In 1980, 500 people contacted Redwood Legal Assistance for help with a landlord/tenant problem and another 700 tenants contacted the Humboldt Housing Action Project for information and/or help. In a study of legal service needs conducted by R.L.A. in November, 1980, it was concluded that housing, specifically tenants' rights, was the second most serious problem faced by low income persons in this County, after income maintenance.

The specific issues of tenant concern may be seen in the types of calls received by the Humboldt Housing Action Project. Although there were eleven category types into which H.H.A.P. divides its calls, there are four categories - eviction, repairs, deposits and rent increases - into which over 70% of the calls fell.

The State law regarding deposits is fairly clear and most tenants do ultimately receive the deposit owed to them. However, this often involves waiting much longer than the two weeks allowed by the Civil Code, and going to small claims court. While waiting for the deposit, tenants are often required to come up with another deposit for the place into which they are moving. Many tenants have begun to question whether they should be paid interest on their deposits.

With only approximately 25 to 30 percent of the units rented under a lease, most tenants are in a tenuous position; they may be priced out or just plain told to move out of their homes on 30 days notice, without reason or justification being given. Even the protection of a lease usually lasts only one year.

The rehabilitation and energy efficiency of tenant-occupied housing presents problems distinct from those of owner-occupied housing. The majority of programs for loans or grants are aimed at owner-occupied housing so funding at this time is a problem. Also, it must be recognized that for the tenant, rehabilitation can be a double-edged sword. While unsafe or unsanitary and/or energy inefficient housing is undesirable, the higher rents which may result from rehabilitation would force many tenants out of their homes. On the other hand, programs such as Net Energy's Weatherization Program which are available for rental housing and provide the tenant with some protection, require the permission of the landlord; if the landlord refuses to participate, the tenant is "left out in the cold".

2902 Modular/Factory Built and Mobile/Manufactured Housing

A "manufactured" dwelling is one which is fabricated in a factory setting in a manner that all concealed parts or processes cannot be inspected before installation at the building site without disassembly. This general definition includes two basic types of factory built housing: 1) modular homes, and 2) mobile homes. Both of these types of dwellings are descendants of "travel trailer" type units and are often built in the same factory, but to different code specifications. The spiraling costs of site-built homes have spurred interest in the increased use of manufactured housing which is represented as more affordable.

Before proceeding with this subject, it is useful to provide a set of uniform definitions and basic concepts. The definitions given are obtained from a preliminary draft Manufactured Housing Residential Feasibility Study prepared by Connerly and Associates, Inc., July 29, 1980 and Readings in Mobile Home Zoning, Taxation and costs of Ownership, H.C.D., January 24, 1978. There is some confusion regarding terms in this industry. For example, though the industry is trying to phase in the term "manufactured housing" to describe what has historically been called "trailers" or "mobile homes", this public image/communications effort has contributed to a significant amount of confusion, as even members of the industry verbally stumble over the appropriate term to use.

A. Modular/Factory Built Housing. A dwelling unit built in a factory usually with plumbing, heating, and electrical systems installed, designed to be transportable, and to be used on a permanent foundation. A factory built/modular home is built to meet the requirements of the Uniform Building Code. These units are specifically intended for permanent siting and can be placed in residential zones just like any site-built dwelling.

B. Mobile/Manufactured Housing. A dwelling unit which is built in a factory, which has all plumbing, heating and electrical systems installed, which is designed to be transportable in one or more sections, and which may or may not be installed on a permanent foundation. A mobile home is built to comply with the National Mobile Home Construction and Safety Standards Act of 1976, administered by the Department of Housing and Urban Development. The H.U.D. regulations allow mobile homes to be constructed to less rigid standards than apply to site-built housing in California. (See Appendix H of the 1981 Housing Element for a study of Mobilehome Construction Standards.)

Legislation effective July 1, 1980 specifies that all new mobile homes sold in California are to be taxed on the same basis as site-built dwellings. With the advent of this system, there can no longer be a valid argument that mobile homes negatively impact the local tax base for services. With these units thus being treated like regular houses in matters of taxation, there has been increasing pressure to site them in R-1 zones without requiring T-overlays. This has aroused opposition from people who consider them aesthetically unacceptable, a greater fire risk, and detrimental to neighborhood property values.

Aesthetically, the mobile home industry has been improving the quality of construction and design configurations in response to community compatibility concerns. A growing public acceptance of mobile homes and the enhanced quality of the product has established them as a sound economic investment which, if maintained, appreciates in value. Concerns of higher fire risk in mobile homes have sufficient merit, when the California Fire Incident Reports are carefully reviewed, to warrant further study. (See fire incident reports included in Appendix H of the 1981 Housing Element.)

The representation of mobile homes as more affordable than site-built dwellings is rendered questionable by the comparative analysis of Tables 29 and 30.

TABLE 29

COMPARATIVE ANALYSIS OF SITE BUILT HOUSING
AND MOBILEHOME FINANCING AND
MONTHLY CONSUMER COSTS
IN HUMBOLDT COUNTY: 1980

(Square Feet: 1,440)
(sited in residential neighborhood)

	Mobilehome With Lot	Site-Built Single Family Dwelling
Purchase Price	\$35,000	\$65,000
Improved Lot (6,000 sq. ft.)	<u>20,000</u>	<u>0</u>
Total Price	\$55,000	\$65,000
Down Payment (20%)	- <u>11,000</u>	- <u>13,000</u>
Amount Financed	\$44,000	\$52,000
Amortization Period	20 years	30 years
Interest Rate	15-1/4%	13-1/4%*
<u>Monthly Payments</u>		
Principal and Interest	\$ 589	\$ 585
Homeowner's Insurance	22	20
Property Taxes (1-1/4% of Fair Market Value, Less H.O Exemption)	<u>50</u>	<u>61</u>
Total Monthly Payment	\$ 661	\$ 666

Data Source: C.A.C.H.E. telephone interviews and surveys with lending institutions, insurance carriers, Realtors and private appraisers, conducted during July-September, 1980.

* Fixed Rate Mortgage interest rates during the spring of 1984 averaged about 14%. For information on Adjustable Rate Mortgages see Section 2.62(A) Indirect Market Costs - Financing.

Analysis of Table 29 and 30: While mobilehomes are an economically affordable product for low and moderate income families from the standpoint of original purchase price, much of their economic advantage is lost because of other cost factors such as site costs, higher interest rates and shorter amortization periods than apply to site-built dwellings.

In view of these facts it does not appear that mobilehomes will be utilized as a source of housing for those who are unable to participate in the conventional housing market; instead, it appears that mobilehomes will simply compete more effectively for a larger share of the market currently dominated by site-builders. It should be noted that inasmuch as modular and/or manufactured homes will be placed in R-1 zones and assessed in the same manner as site-built homes, it is possible that, in the future, lending institutions may issue mortgages on the same terms as those issued for site-built homes.

TABLE 30

COMPARATIVE ANALYSIS OF SITE BUILT HOUSING
AND MOBILEHOME FINANCING AND
MONTHLY CONSUMER COSTS
IN HUMBOLDT COUNTY: 1980

(Square Feet: 1,440)
(sited in mobilehome park)

	Mobilehome Without Lot	Site-Built Single Family Dwelling
Purchase Price	\$35,000	\$65,000
Down Payment (20%)	- <u>7,000</u>	- <u>13,000</u>
Amount Financed	\$28,000	\$52,000
Amortization Period	15 years	30 years
Interest Rate	15-1/4%	13-1/4%*
<u>Monthly Payments</u>		
Principal and Interest	\$ 397	\$ 585
Rental Space (pad)	150	0
Homeowner's Insurance	22	20
Property Taxes (1-1/4% of Fair Market Value, Less H.O. Exemption)	<u>31</u>	<u>61</u>
Total Monthly Payment	\$ 596	\$ 666

Data Source: C.A.C.H.E. telephone interviews and surveys with lending institutions, insurance carriers, Realtors and private appraisers, conducted during July-September, 1980.

* Fixed Rate Mortgage interest rates during the spring of 1984 averaged about 14%. For information on Adjustable Rate Mortgages see Section 2.62(A) Indirect Market Costs - Financing.

2903 Owner-Builders.

The extraordinarily high rate of owner-building in the County--57% compared to a national average of 20%--demonstrates one growing response to high housing costs. It is important to take special note of this very significant contribution to the maintenance and expansion of County housing stock. Owner-builders fall into seven distinct categories:

- A. Owner-occupant maintenance, repair and upgrading of existing dwellings.**
This type of owner-builder is dispersed throughout the socio-economic community. Most frequently citizens who can barely afford a home will purchase a low-cost, run down or poorly maintained dwelling that is in need of varying degrees of repair and improvement. The family on a tight budget can develop an increased equity without increased debt by personally performing repairs as their time and budget allow (sweat equity).
- B. Owner-occupant alteration, conversion and additions to existing dwellings.**
This type of owner-builder, by refinancing an upgraded house or by having an increased economic standing, can afford to initiate more costly improvements to existing housing.
- C. Owner-landlord maintenance, repair and upgrading of existing rental dwellings.**
This type of owner-builder is a small-scale landlord who manages and maintains one to several rental properties.
- D. Owner-occupant new standard housing starts.** This type of owner-builder is financially secure and can realize 20 to 40 percent reduction in cost by building himself, as well as building to custom design configurations that more directly satisfy his specific housing needs.
- E. Alternative owner-built housing.** The term "alternative" is used because this type of housing is not conventional, for it incorporates low-consumptive, labor-intensive, energy and resource conserving lifestyles into design configurations. Alternative housing owner-builders approach the need for low cost housing in a carefully-considered and innovative manner. Investing their capital in lower-cost rural land at \$1,000 to \$2,000 per acre (as opposed to \$60,000 for a city lot) and building low cost, low amenitized dwellings of innovative designs, often utilizing recycled or home manufactured materials, they are able to provide themselves with an affordable, comfortable, and satisfying living environment. Such dwelling units are located predominantly beyond the reach of community services on parcels of 2-1/2 to 40 acres.
- F. Owner-built accessory buildings.** Many, if not most owners of existing housing will take on the home enhancement project of building accessory structures such as woodsheds, shops, barns, garages, greenhouses, tool sheds, saunas, and storage buildings.

- G. The owner-contractor builder who owns while he builds with the intent to sell.**
This type of owner-builder typically builds in urban to urbanizing areas in established subdivisions intended for residential development.

The Board of Supervisors has consistently gone on record since 1975 in support of the owner-builder option of self-provided affordable housing.

From December 1976 to December 1978 the County Board enacted Ordinance 1108 which allowed for greater flexibility in the application of building standards for owner-builders/owner-occupants in the rural residential sector. This ordinance was a failure apparently due to extraordinary exclusionary standards, the reluctance of the County to exercise its authority to permit experimental waterless toilets, and a perceived lack of enthusiasm on behalf of staff to endorse the Board of Supervisors' intent to provide a legal framework within which many low-income owner-builders could exist. (See Appendix S of the 1981 Housing Element for the text of Ordinance 1108.)

Most recently, in May 1979, the Board endorsed the State Housing and Community Development Department regulations before the Housing and Community Development Commission which eased restrictions for rural residential owner-builders.

In September, 1979, the Board unanimously passed Resolution 79-122 which states:

"Regulatory changes that cumulatively enhance the ability of Humboldt County's citizens to build and repair their own homes for their own use in a manner suited to their needs and desires shall be developed in the process of revising the housing element of the County of Humboldt."

And in February, 1980, a member of the Board successfully addressed the Assembly H.C.D. Subcommittee with a unanimous board endorsement in support of protecting local flexibility of interpretation and application of separate owner-builder regulations, and keeping the resolution of owner-built housing problems at the level of the community directly affected.

2904 Minimum U.B.C. Homes

A little-known housing precedent was set by local citizens in 1977-78, namely, the design, construction and occupancy of the smallest, most compact site-built dwelling conceivable by using imaginative interpretation of the U.B.C. by a College of the Redwoods student and the County Building Department, United Stand Humboldt, and two volunteer Humboldt County owner-builders.

In response to the U.B.C. requiring too large a minimum home size, the Building Department staff got together in a laudable effort to combine minimum room requirements wherever possible, and came up with a 165 square foot home complete with kitchen, bath, dining, living and sleeping space. The home plans were drawn by a C.R. student, submitted by two local first-time owner-builders and built on their property for \$5,000 in materials including phone, electric service, hot and cold pressurized water, kitchen oven, range, sink, refrigerator, bath sink, toilet and shower and wood heater--a completely amenitized home built to U.B.C. standards and approved by the local Building Department.

The home was designed to be added onto as the owner-builders were able, financially. This offers a unique new approach to affordable housing for the growing wave of do-it-yourselfers.

This approach is suited to hardy singles or young couples starting out who cannot afford or qualify for a large debt for a conventionally large size house of 1,500 square feet for \$65,000. This home can be expanded over a period of time as resources allow and a larger home built within individual budgetary constraints.

The minimum code house project is certainly in accord with low-consumptive, energy efficient housing trends, but requires the willingness to live in a small space. The potential of creative interpretation of the U.B.C. is also demonstrated by the success of the minimum code house.

TABLE 31
MINIMUM CODE HOME - 1978 COSTS

	<u>Total Value</u>
Land or Site	20,000
Building Materials	3,000
Septic System	1,500
Well and Pump	500
Cost Saved by Owner-building (sweat equity)	<u>5,000</u>
Total Value	\$30,000
 <u>Actual Cost</u>	
20% Down on Site	4,000
Cost of Improvements	<u>5,000</u>
Actual Cost	\$ 9,000
Total Value	\$30,000
Balance Due on Site	- <u>16,000</u>
*Net Equity - First Year	\$ 14,000

* This does not include appreciation due to inflation.

2905 Federal and State Programs

Presently, the Housing Authority administers the Section 8 Housing Assistance Payments program for both Certificates and Vouchers. These programs are governed by Section 8 of the United States Housing Act of 1937 (as amended), and the Housing and Community Development Act of 1974. Both the Section 8 Certificates and Vouchers programs provide a rental subsidy on behalf of the recipient tenant to a participating landlord in the amount of the difference of 30% of the tenant's adjusted gross income (the tenant's portion), and Fair Market Rent (or Payment Standard, in the case of Vouchers). The Fair Market rent and Payment Standard are updated periodically. As of September, 1992, the County Housing Authority administered 430 total units: 355 Section 8 Certificates and 75 Vouchers.

It should be recognized that the County Housing Authority is one of two Housing Authorities. The Housing Authority of the City of Eureka, the larger of the two, administers programs within the city limits of the City of Eureka. As of September, 1992, Eureka's Housing Authority administers a total of 899 units: 199 Public Housing Units, 51

Section 8 New Construction units, 503 Section 8 Certificates and 146 Vouchers. The combined waiting lists of both Housing Authorities as of September, 1992 have 1,167 individuals and families on it, and it is estimated that the average waiting period for housing assistance is up to two years.

In 1978, the Housing Authorities sponsored a Mortgage Revenue Bond in the amount of \$3,730,000 pursuant to the Marks Foran Residential Rehabilitation Act of 1973. The objective of the Authorities is to make available long term, lower interest mortgage loans to finance residential rehabilitation and home ownership. Rental properties financed under this program carry a rental limitation which requires that the units be rented under the Section 8 rental assistance programs or maintain the rent level at or below 75 % of Federal Fair Market rent levels for five years. Since this restriction's time limit has passed, those rent levels are no longer in force. The program's funding assisted 63 loans which went primarily to single family homeowners.

In October, 1991, the Housing Authorities made available the Mortgage Credit Certificate (MCC) program under the tax reform act of 1984. This program is designed for first time homebuyers (anyone who hasn't owned a home in the past three years), whereupon a Federal Income Tax Credit is granted for 20 percent of the annual mortgage interest paid. The remaining 80 percent of the mortgage interest is allowed as a deduction from the owner's adjusted gross income as is traditionally the case. Because the tax credit is a dollar for dollar reduction in income taxes owed, the participating individual's or family's income is effectively higher; thus allowing people who might not have otherwise qualified for a loan the ability to purchase a home. To date, \$1,193,923.80 or 76 MCC's have been issued with \$540,451.20 left in the program. Considerations for extending this program are currently being deliberated.

As to its future involvement, the County Housing Authority will be considering the possibility of expanding its role to include the creation and ownership of public housing. Many sources of funding are currently available for this purpose from such agencies as the Department of Housing and Urban Development, Farmers Home Administration and the California Housing Finance Agency. In order to become eligible for these funds, the County must pass an Article 34 referendum vote to allow such activity to take place within the County of Humboldt. Article 34 of the State Constitution requires that low rent housing projects "developed, constructed, or acquired in any manner" by any State public agency receive voter approval. The previous Element included a program to put an Article 34 Referendum on the ballot on the request of a government agency or a citizen's group willing to campaign for such a measure. To date, no request for a Article 34 ballot measure has been made to the County.

Since its inception the Housing and Community Development Act of 1974 has provided for federally administered discretionary block grants to the Nation's smaller cities and counties. The Omnibus Budget Reconciliation Act of 1981 and implementing regulations, provide for State administration of this program. Beginning with the 1983 funding cycle, the State of California assumed the responsibility for this Program.

The Housing and Community Development Act establishes the primary national objective of the program as the development of viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for persons of low and moderate income. This overall objective is to be achieved through the undertaking of eligible activities, each of which must carry out at least one of three additional broad national objectives of the Act:

- a. benefiting low and moderate income families; or
- b. aiding in the prevention or elimination of slums and blight; or
- c. meeting other community development needs having a particular urgency. (See Appendix D for additional description of the Community Development Block Grant Program).

2906 Public Education

All too often it is found that high school graduates have been sheltered throughout their education experience and at home from the financial and practical realities of maintaining a household. At present, there is a gradual trend in the upper grades to provide a modicum of housing-related information to students. However, experience indicates that the information provided is too limited and general to inform students of the various options open to them. Currently, only the "school of hard knocks" provides them with any practical experience in this field.

It is in the general interest that young people be more comprehensively prepared, throughout the educational experience, for the housing market realities ahead.

2907 Affordable Housing

Because the essential necessity of housing is becoming increasingly difficult for the average family to provide, a high priority must be given to developing all possible options to alleviate the prohibitively high cost of home ownership and rental.

One of the most serious problems we face is the escalating cost of home ownership. In 1979, 18% of home buyers in the country were purchasing their first home, whereas only two years earlier, first time buyers comprised 36% of the market. During that two-year period the median price of a home rose 31.8% nationwide. In 1977 a family earning the median income of \$15,000 per year could afford less than 15% of homes for sale in California. These percentages can only be expected to get worse as inflation continues.

It is the huge expense of modern-day financing which largely accounts for the high cost of home ownership. Although there are alternatives to standard financing, many people are unaware of them. The result is a growing number of citizens have no alternative but to rent housing, possibly remaining tenants all their lives. It seems reasonable to assume that unless circumstances change considerably, many County residents will never realize the

American dream of owning their own homes.

In addition, tenants have been pressured out of their homes by several factors. Rents have been steadily escalating in part because of the low County rental unit vacancy rate of 5.2% in 1980. Statewide rental unit vacancy rates have declined from 8.5% in 1960, to 5.7% in 1970, to 5.1% in 1980. (The California Housing Plan 1982.) Local housing agencies report that the 1979-80 rental housing available was the scarcest ever.

We can anticipate, as population continues to expand and the housing industry lags behind, that housing demand will exceed housing supply and that the gap between demand and supply will continue to widen.

It is clear that the County must recognize the gravity of the increasing housing shortfall by identifying and designating those areas in need of housing rehabilitation and/or new construction, and by establishing high priority programs in the areas of planning, zoning and flexibility in public policy-making with respect to housing. If there is to be any hope of meeting the expanding need for suitable housing, it is essential that the County follow through with implementation of programs that will utilize the maximum potential of Humboldt County in this important undertaking.

2908 Residential Energy Conservation

The Humboldt Bay region is an area of moderate temperatures and high precipitation. Mean monthly temperatures vary only 5.2 degrees centigrade at most from summer to winter. Precipitation is seasonal with fairly definite wet and dry seasons. Ninety percent of the rain falls between the months of October and April. The mean annual amount of precipitation is 38.7 inches. Fog along the coastal areas is a dominant characteristic of this region's weather and occurs heavily, especially in the summer and early autumn. Humidity is high throughout the year.

The majority of Humboldt County homes use electricity and gas as their main energy source. Pacific Gas and Electric Company (P.G.&E.) solely provides this for consumers. Other forms of energy use include wood, oil, solar, and propane. Wind generated power is also used to a small extent.

Pacific Gas & Electric Company has participated in many energy savings programs in Humboldt. There are several energy conservation programs available to county homeowners. P.G.&E. has found that it is more cost effective for them to promote energy conservation than to buy costly fuel or construct expensive power plants. Their Zero Interest Program (ZIP) provides interest free loans to homeowners and renters for home conservation improvements. They also will do free home energy audits to consumers to determine how and in what ways energy can be saved. Up to \$3,500 can be given for ceiling insulation, weather stripping, water heater blankets, low-flow showerheads, caulking, duct wrap, and other improvements. In the course of ZIP, over 2,700 homes in the County have been weatherized since 1985. P.G.&E. also has a program to promote

and publicize methods for home energy conservation. While it targets low income, senior citizens, and non-english speaking groups, the information is also available to the general public.

Redwood Community Action Agency (RCAA) provides programs promoting and financing home energy conservation. Their Direct Weatherization Program (financed through P.G.&E.) provides attic insulation, hot water heater blankets, low-flow showerheads, gap caulking, duct wrap, weather stripping and some minor repairs to county homes. This program is free to qualifying low-income households. During the past ten years over 9,600 households have been provided with this service according to Val Martinez, RCAA weatherization director. The same program is offered to qualified renters (contracts from the State Office of Economic Opportunity). This program has improved and provided energy savings for 140 renter-households. RCAA conducts California Energy Extension Service workshops on residential energy savings for lower income renters. They also sponsor the Rural Energy Management Services Program (REMS) which provides services to the senior citizen, American Indian, and low income residents of the county promoting basic energy conservation practices.

In spite of Humboldt County's abundance of rain, it has been shown that solar power can become a viable energy source for homes and businesses here. The cities of Arcata, Eureka, Blue Lake and Rio Dell have each created and implemented municipal Solar Utility Programs. Approximately 200 units were installed through the Solar Utility Program. These programs leased solar equipment at a reasonable cost for single family, multi-family, and commercial properties. The systems are financed by third party tax sheltered investments and are fully guaranteed in both maintenance and performance for the term of the lease. The program was severely affected by the 1983 repeal of both Federal and State tax credits for solar systems. According to Larry Goldberg, General Manager of Sequoia Technical Services, as of this date there are no County programs for low-cost residential solar leasing.

In the area of new housing, all new residential housing in the county must comply with State Energy Conservation Standards. Builders are required to include such features as wall and ceiling insulation, caulking, weatherstripping, insulation on pipes and water heaters, fluorescent lighting fixtures, etc.

2909 Secondary Dwelling Units.

California continues to experience a serious shortage of affordable ownership and rental housing. At the same time, much of California's existing housing stock and residential infrastructure are under-utilized.

One solution to ease the housing shortage and make better use of the existing housing stock and infrastructure is to encourage in urban areas the creation of an additional residential dwelling by converting a garage into a studio apartment, or by building a new detached unit on sites with adequate space. These additional residential units have been variously

referred to as "secondary residential units," "residential second units," "granny flats," "in-law-units," "accessory apartments," and "companion dwelling units."

During the 1981-82 session, the California Legislature passed, and the Governor signed into law, two bills aimed at promoting development of secondary units on existing developed sites. Senate Bill 1160 (Mello), passed in 1981, authorized cities and counties to issue a zoning variance, a special use permit, or a conditional use permit to create an additional unit on a single-family zoned lot if the additional unit was less than 640 square feet in area and intended for the sole occupancy of one or two adults 60 years of age or older. Senate Bill 1534 (Mello), passed in 1982, broadened the concept of SB 1160 and superseded most of the provisions of the earlier bill. SB 1534 provides cities and counties with a variety of options to implement its provisions through locally adopted ordinances. SB 1534 does not contain the age limitation found in SB 1160. Subsequent amendments to State law have further facilitated construction of second units.

The legislative findings and declarations associated many benefits with the creation of second-family residential units which include:

- (1) Providing a cost-effective means of serving development through the use of existing infrastructures, as contrasted to requiring the construction of new costly infrastructures to serve development in undeveloped areas.
- (2) Providing relatively affordable housing for low- and moderate- income households without public subsidy.
- (3) Providing a means for purchasers of new or existing homes, or both, to meet payments on high interest loans.
- (4) Providing security for homeowners who fear both criminal intrusion and personal accidents while alone.

The County's second unit ordinance provides for the development of second units in all areas of the County where residential uses are allowed. A second unit that is less than 1,000 square feet in size and less than 60% of the size of the primary residence is allowed by right as long as 1) it complies with the development standards, 2) uses the same driveway as the primary units and 3) is served by adequate public services. As stated previously in this Element, second units appear to be providing housing affordable to very low income households. There were 192 second units constructed in the past seven years in the County.

2910 Jobs/Housing Imbalance

The number of jobs in an area has implications for the number of houses needed in the area. If there is an inadequate supply of affordable housing, persons working locally will tend to commute from less expensive outlying areas. According to Industry Trends and Outlook prepared by the State Employment Development Department, Humboldt County will add 3,600 jobs from 1989-1996, at an average rate of slightly more than 1 % per year. This is a slowdown due largely to the recession of 1990-'91, decreasing population growth, and the long term forest sector decline. In Humboldt County, large amounts of housing have been added locally, especially in the community of McKinleyville, but job growth does not appear to have kept pace with demand. This is evidenced by a relatively high unemployment rate, and the fact that the major cities in the County experienced the lowest unemployment rates. The more rural cities and communities experienced the highest percentages of unemployment. For example, the City of Eureka had an unemployment rate of 7.3%; while the rural cities like Rio Dell exhibited an unemployment rate of 17.9%. The resultant jobs/housing imbalance contributes to traffic congestion on Highway 101, the main artery linking the County's employment centers with residential communities.

The jobs/housing imbalance appears to be furthered by a lack of annexation interest by the three major cities in the County: Eureka, Arcata, and Fortuna. These are the urban areas where most of the jobs exist. Since 1985, there has been very little annexation activity to provide additional residential areas to these major employment centers. While the City of Arcata has annexed 61.5 acres for residential use, the City of Eureka annexed only a quarter of an acre (not including a 130 acre parcel for sewage treatment purposes); the City of Fortuna has not annexed any land since 1985.

This trend will further contribute to a jobs/housing imbalance in our communities because needed housing will locate in the unincorporated areas of the county, away from the cities. A commute is required to reach the employment centers from these outlying areas.

These data suggest that a number of issues will need to be addressed in Humboldt County. A broader economy less dependent on seasonal work such as timber and fishing, will have to be generated to increase job opportunities. Community Planning efforts should encourage the location of jobs opportunities in close proximity to residential areas. This could be accomplished through adoption of a mixed use zone and encouraging the preparation of Specific Development Plans for large tracts of land which could efficiently be developed as planned communities.

The County seems to be experiencing a large in-migration of citizens from Central and Southern California. A majority of these, according to the County Board of Realtors, are retired persons with different service needs. The County experienced a drop in number of persons per household; down from 2.70 in the 1980 census to 2.4 in the 1990 census. This reduction in the average household size implies that large houses will tend to be underutilized. thus, there will likely be a need for shared housing programs in large homes and the construction of smaller, less expensive houses and small apartments.

2911 Consistency With Other Elements

There will be a high degree of consistency between the Housing Element and each of the other Elements in the Countywide Plan. Information used in the preparation of this Element was obtained from sources used to develop the County General Plan. Therefore, the information in the Housing Element which comes from the land use databases (i.e. land inventory, public facility constraints, etc.) will be the same information used in other Elements. In addition, the objectives, policies and programs of the Housing Element will be consistent with objectives, policies, and programs of other Elements.

2912 Availability Of Financing

In order to qualify for a mortgage loan, an applicant must be able to prove a degree of financial stability. Generally, as the amount of mortgages increase, the more proof lending institutions require. According to several lending institutions, banks and other lenders do not discriminate against lower income households nor lower income neighborhoods. In October 1992, the home mortgage rate are the lowest seen in nearly two decades. This, coupled with first-time buyers programs presents significant opportunities for home purchases. The uncertain economic horizon has spawned a decidedly buyers market as of this writing, which allows a variety of housing types to choose from at relatively affordable levels. In interviews with local lending institutions, it was found that mortgage loans and rehabilitation loans are generally available, and if there are mortgage deficient areas in the county, it is not due to discriminatory practices by mortgage lenders, but rather the financial capabilities of individuals.

2913 Termination of Federal Subsidies

According to "The Inventory of Federally Subsidized Low Income Rental Units At Risk of Conversion, 1991 Update," the "California Debt Advisory Commission, Annual Summary, 1991," and information received from the Farmers Home Administration and the Housing Authority, there are no Federal, State, or local multifamily assisted rental housing units eligible to convert from subsidized to for-profit housing in the unincorporated areas. Moreover, there have been no multifamily units subsidized through the County's efforts.

2914 Earthquake Damage, Demolitions and Conversions

There were 57 single family residences and three mobilehomes in the unincorporated areas destroyed by the earthquakes in April, 1992 according to the Fortuna Community Services program. In addition, there were 102 units that suffered major damage, four of these were apartment units. There were a wide range of Federal, State and local programs that have been implemented to respond to the housing needs of those who had their homes damaged by the earthquakes, including Federal Emergency Management Agency programs, Small Business Administration loans, and local red cross relief efforts. According to the local Office of Emergency Services, it is not possible to document the number of units that will be assisted under any of these programs at this time because of the wide number of different sources of funding, and the extended period of time necessary to process applications for assistance.

The County Board of Supervisors passed several resolutions to assist those wishing to reconstruct their homes damaged by the earthquake. The ordinances established a system of fast tracking the issuance of building permits, and waiving the development standards for re-construction where the original structure did not comply with those standards. County Building and Planning staff also provided emergency inspection assistance, helped coordinate disaster relief efforts, and set up satellite offices to help those in need of earthquake assistance through the building permit process.

Based on the demolition activity of the time period between January 1, 1991 and July, 1992, it is estimated that 150 demolition permits have been issued by the County between July, 1985 and July, 1992; five of these were for replacement of residences destroyed by the earthquakes.. This is a relatively insignificant part of the housing stock considering there were over 26,000 units in the unincorporated County. According to the Chief Building Inspector for the County, there have been no conversions of apartment units into condominiums in the unincorporated areas between 1985 and 1992.

2915 Development in the Coastal Zone

From July, 1985 to July, 1992 there have been an estimated 584 Coastal Permits issued by the County. County Planning staff estimates that the majority of these permits were issued for single-family residential unit construction which are primarily affordable to those in the moderate and above moderate income categories.

There will probably be very little affordable housing developed in the coastal zone between 1992 and 1997 since multifamily development in unincorporated Humboldt is concentrated in urban areas outside of the coastal zone. There has been approval of a Farmers Home Administration single family residential project that is currently under construction which will provide 21 units affordable to low and very low income persons.

Since there were only an estimated 150 demolition permits issued in all unincorporated areas during the seven year period (July, 1985 - July, 1992), and since most construction

in the county took place outside of the coastal zone, it is unlikely that a significant number of units affordable to low or moderate income persons were demolished. There were no affordable apartments converted into condominiums during this time period.

CHAPTER 3

HOUSING NEEDS

3100 BACKGROUND

This chapter is an extension of the Housing Data and Analysis in Chapter 2. Drawing on that information, additional data from the 1990 Census and from other sources, this chapter summarizes and quantifies, where possible, the housing needs in the unincorporated area. The housing needs expressed here provide a focal point for the formulation of the housing policies and programs. Incumbent upon any planning process is a sifting and analysis of data, together with consideration of apparent community housing concerns yet to be statistically quantified.

3200 NEEDS

The purpose of this section is to consolidate the broad range of specific housing needs into a brief, comprehensive statement.

- A. It is clear that Humboldt County needs to perpetually assess the demographic composition of its citizenry to determine specific, ongoing housing needs, including immediate evaluation of 1990 Census data to determine specific housing needs in the County.
- B. Humboldt County needs an ongoing, current housing stock inventory in order to anticipate availability for an expanding population, and to set priorities for meeting the more critical housing shortages.
- C. Humboldt County needs incentives to rehabilitate, weatherize and maintain existing housing stock.
- D. Humboldt County needs to identify regulatory and tax constraints that effectively discourage rehabilitation and maintenance, and act to mitigate them.
- E. Humboldt County needs a complete housing site inventory for the entire County, excluding economic, resource and hazardous zones or any other zones that could preclude residential development.
- F. Humboldt County needs to do all within its power to facilitate the production of affordable housing.

- G. Humboldt County citizens and government together need to continue to reduce the rift between the government and the citizenry and to devise mutually acceptable means to meld our efforts to address the problems common to us all.
- H. Humboldt County needs with all deliberate speed to carefully complete an up-to-date, internally consistent, responsive General Plan and Zoning Ordinance that address the current needs and problems of the County citizenry, and which set forth a compatible vision for the future.
- I. Humboldt County needs to incorporate quantitative and qualitative analyses of 1990 Census data into this document at the earliest possible date, in order to assess the types, quantities and locations of housing that are needed for various sizes of families in various income groups.
- J. Humboldt County needs a comprehensive land use map.
- K. Humboldt County needs to complete and maintain a land use inventory for all residentially zoned areas.

3210 Overcrowded Units

Overcrowding is defined as more than one person per room and is one of several ways of measuring the quality of housing. According to the 1990 Census (STF 1) five percent of those living in owner occupied units had more than one person per room in unincorporated areas. Those renting units were slightly more crowded; nine percent of those renting had more than one person per room. This compares to six percent and 20% respectively for the State's population as a whole. In the unincorporated areas, there were almost the same number of overcrowded owners as renters; 701 overcrowded households owned while 704 rented their houses.

3220 Special Housing Needs

There are several groups living in Humboldt County which have been identified as having special housing needs. These are: large households, the elderly, farm workers, the handicapped, female heads of households, Native Americans and the homeless.

3221 Large Households

A large household is one that has more than five persons. The 1990 Census counted 1,570 large families that owned their houses, and 928 that rented their houses in the unincorporated County. Compared to the State figures, more of the County's large households owned homes. Statewide, only 53% of the large families owned homes, while in the County, 62% owned homes. In 1980 there were 916 lower income large households living in the unincorporated county. Given the population of the unincorporated parts of

the County increased by seven percent between 1980 and 1990, the number of lower income large families can be assumed to have increased by 64 households during this time period.

The primary housing need for lower income large families is units which are both large and affordable. Humboldt has an ample stock of large, single-family housing units, but they are normally more expensive to buy or rent. To meet the increased housing need of this particular special population, the County should encourage the construction of apartment units with three or more bedrooms at the maximum density allowed under the zoning ordinance and General Plan.

3222 Elderly

In 1980, there were 11,103 persons aged 65 and over living in Humboldt County. This was 10.2% of the total population. By 1990, 12% of the total population was estimated by the Census to be 65 years or older (14,631 persons). In unincorporated areas, most of the elderly persons owned their homes. The Census counted 3,658 elderly households who owned their homes (85% of the total number of elderly households), while only 609 rented their homes. In comparison, 72% of the elderly households in the State owned their homes in 1990. Approximately five percent of the elderly population in Humboldt County lived in either nursing homes or residential care homes in 1980; by 1990, close to six percent lived in these facilities.

The elderly segment of the population often suffers housing inequities due to lowered income levels and the physical constraints of age. In general, the incidence of elderly households in need of housing assistance tend to increase since incomes of the elderly remain stable, while market rate housing costs rise.

Given the increasing number of seniors in Humboldt, there is a need for the County to expand its commitment to meeting housing needs of the elderly. The County has amended development standards to allow reduced parking space requirements for senior housing projects. The County should research other programs to reduce the cost of new senior housing construction, and implement such programs. Continued provision of rental assistance, rehabilitation loans, and home equity conversion programs will help ensure the conservation of existing affordable senior housing. Integrating affordable housing with health and social service facilities is also desirable.

3223 Farm workers

The 1990 Census indicates that there were 980 households were self employed in farm-related occupations, or about 2% of the total number of households. Most likely, a high percentage of those employed on farms lived in unincorporated areas. In other parts of the State, there are difficulties housing farm workers because of the migrant nature of farm work. By and large, farm worker housing is not a problem in Humboldt since most of the farm work is year-round.

3224 The Handicapped

The 1990 Census identified 10% of the labor force in all of Humboldt County as having a work disability. If it is assumed that households in unincorporated areas follow these same trends, 2,676 households in the unincorporated areas were occupied by persons with disabilities in 1990.

A number of these persons may have special housing requirements because of their handicaps. The County currently has 24 licensed homes (averaging 6 beds apiece) for the handicapped. A high percentage of physically handicapped persons have muscular or skeletal problems and as a consequence may encounter difficulties with architectural barriers in residential units. Special housing provisions for the physically handicapped might include: special alarms or equipment controls for the blind and the deaf, special bathroom equipment for amputees and orthopedically disabled persons, and low cabinets and other furnishings for persons confined to wheelchairs. All commercial buildings and apartments are now required by State law to be accessible to physically handicapped persons. For those single and multifamily dwelling units which are exempt from State accessibility regulations, alterations and additions to existing housing can provide accessibility at moderate costs. The County should initiate steps encouraging more accessible housing by implementing such programs as allowing wheelchair ramps to be located within property setbacks without requiring a variance from zoning regulations.

Another form of physical handicap which is becoming increasingly prevalent in Humboldt is sensitivity to chemicals used in construction materials and other airborne pollutants. An increasing number of individuals with this disability are expected to come to Humboldt because of the good air quality found here. The County should undertake research to 1) identify appropriate sites to build units suitable for this group of people, 2) review the relationship between building materials required in such units and building materials required by State Health and Safety Standards, and, 3) if necessary, initiate programs to ensure the production of units suitable for people with this form of handicap.

People with developmental and/or emotional disabilities often require social services in conjunction with housing. The less disabled may function well in typical housing situations, using services on an out-patient basis. The more severely disabled may require specialized housing.

The most common type of specialized housing in Humboldt serving mentally handicapped people are group homes in which several disabled individuals receive support from service providers who also live in the house. According to the staff of the Humboldt Access Project, the demand for handicapped accessible units in Humboldt County is well beyond what can presently be met.

3226 Female Heads of Households

Female heads of households made up 6,626 or 24% of the total households living in unincorporated areas of Humboldt County in 1990. Single heads of households often represent a special need due to financial responsibility based on a single source of income. Child care is often a necessary addition to the family budget. Statistically, single heads of households, more often female, earn incomes below the area median and are less able to find affordable housing. In 1985 for example, 30% of this group had incomes below the poverty level, compared to a total family level of nine percent below poverty. Following are issues often associated with female headed housing:

Problems With Rental Housing

1. Rents are high compared to the incomes of households. Women must direct a large percentage of their income to rent.
2. Landlords have discriminated against women with children in various ways; high security deposits and density limits are the most common.
3. Some landlords may require higher security deposits and more stringent credit checks of women than of other households.
4. Landlord/tenant relations can be problematic, especially in the area of maintenance.
5. Eviction without just cause is perceived as a threat to secure tenure.

Problems with Owned Housing

1. Secure tenure is threatened by divorce. Often a divorcing couple will sell their house as part of a settlement; women then face an expensive housing market.
2. Lower incomes for women result in high percentages of their income being spent for mortgages, taxes, insurance, and maintenance. These burdens are more severe for retired, elderly women with fixed incomes.

To respond to the housing needs of female headed households, there is a need for landlord/tenant mediation services; an increased supply of low cost units, temporary shelters and transitional housing; and "just cause" eviction laws. There may also be support for an anti-discrimination ordinance to prohibit apartment owners and managers from discriminating against female-headed households through rental procedures.

3226 Native Americans

In 1990 there were 4,475 Native Americans living in unincorporated areas of the County. Native Americans with special housing needs living on Reservations or Rancherias fall under Federal jurisdiction. According to the 1980 Census, 1,808 Native Americans in Humboldt County resided on the Hoopa Valley Reservation (five square miles plus extension) and the Trinidad Rancheria. The census did not report on the other Rancherias. A "Report on Labor Force" prepared annually by the Bureau of Indian Affairs estimates that 2,636 Native Americans in Humboldt County lived on Reservations and Rancherias in 1982.

3227.1 Homeless

In May, 1990, the Humboldt County Board of Supervisors created a task force to address the needs of the homeless population in Humboldt County. The task force generated a report for the Board of Supervisors in March of the following year. That report is contained in Appendix H of this Housing Element.

There were five parts to the study done by the task force:

1. To gather statistics and other information to help determine the extent of the homeless and the crisis in available housing;
2. To identify available resources that exist to serve the homeless and marginally housed persons;
3. To devise strategies to address the needs of population groups affected by these crises (i.e. the mentally ill, homeless families, single adults, physically disabled, elderly and substance abusers);
4. To prioritize strategies on the basis of short-term and long-term needs;
5. To create a time frame in which to implement the proposed strategies.

The task force report states that there are approximately 1,200 homeless in the county on a given day. In 1990, the Census found that 52% of the population in Humboldt County lived in unincorporated areas. If it is assumed that this same percentage applies to the homeless population as well, then approximately 626 homeless persons live in the unincorporated areas. The task force study found that two percent of the homeless population are youths away from home, 58% are families of two or more persons, and the remainder are individuals, many of which are substance abusers or mentally ill.

According to the Task Force, approximately one-third of the homeless population will find shelter in designated shelter sites within six months. For the hard-core homeless, those who have been homeless for more than a years, their needs are great, but available resources are scarce. The General Relief Task Force Report, issued in June 1992, recognized that between 40% and 60% of Humboldt's homeless are chronically mentally ill. The majority of these mentally disabled homeless have dual diagnoses that include substance abuse, and/or physical disabilities.

According to the Humboldt County Department of Social Services Statistical Report for September, 1992, there were 1,018 persons receiving General Relief and Interim Assistance during that month. There were hundreds of persons applying for this relief that were denied assistance, or have applications pending. The increasing numbers of persons applying for such assistance is costing the County beyond what the County can afford to support. The total amount paid to recipients in September, 1992 was \$333,610.

There are two types of housing needed by homeless people; transitional housing and emergency shelters. The focus of transitional housing facilities is to provide a stable living environment until clients can make their own living arrangements. Sometimes people stay for extended periods of time (i.e. two to six weeks). Transitional housing tends to have more private sleeping and living areas, and is thus more appropriate for families with children. In addition, the services provided by transitional housing facilities, such as job training and counseling, tend to be more comprehensive.

Emergency shelters, on the other hand, are used primarily by homeless adults who need food and a warm place to sleep. Typically clients stay at the facility on a day-to-day basis. Some emergency shelters provide numerous services such as job training, medical care, literacy services, drug and alcohol counseling, and psychiatric counseling. Others provide transportation to such services located off-site.

The number of shelters available within the County are severely lacking. The combined number of year-round available shelter beds for both transitional and emergency programs is less than 150. The Eureka Rescue Mission runs a sectarian overnight emergency shelter which houses 100 persons in a dormitory - like setting. Redwood Community Action Agency operates a transitional shelter for families, which provides services to 25 persons. Arcata House, within the City of Arcata, maintains six beds for battered women and homeless families, while in Southern Humboldt, the Women's House shelter offers six beds for women and their children in crisis.

In addition to those shelters, motel vouchers are dispersed by the Department of Social Services under the Homeless Assistance Program for up to 14 days as part of the Aid to Families With Dependent Children program. Redwood Community Action Agency and the Salvation Army both dispense vouchers on a short-term basis, for one to three nights. Humboldt Women for Shelter gives motel vouchers for one to two nights to battered women exclusively. St. Vincent De Paul, the Eureka Police Department, United Indian Health Services, and some local churches also have limited funds to distribute motel vouchers on a day to day basis. Except for Humboldt Women for Shelter support groups and counseling services, no support services are coordinated with these motel voucher distribution programs.

The task force report contains a set of short range and long range programs that will further address the housing needs of the homeless. They have been included in this Element.

3227.2 Inventory of Emergency Shelter Sites

Emergency shelters and transitional housing facilities providing housing for less than six persons are allowed by right (without discretionary permits) in all residential zoning districts. There are literally thousands of acres of appropriately zoned parcels to accommodate small emergency shelters and transitional housing facilities. Many of these

parcels are served with public services. (In McKinleyville for example, 80% of the homes were served with public water and sewer in 1990.)

In addition to allowing smaller shelters and transitional housing facilities on all residentially zoned parcels, the County's zoning ordinance and General Plan allow such housing facilities, by right, for more than six persons on parcels zoned "Apartment Professional". In McKinleyville alone, there are over ten acres within this zoning district.

CHAPTER 4

HOUSING GOALS AND POLICIES

4100 BACKGROUND

Housing is an essential human need, which is being denied to many because of its expense. A high priority must be afforded this necessity by the County. Because of a variety of threatening problems, housing is quickly growing out of the financial means of many, if not most, of the County citizenry.

The purpose of the Housing Element is to identify and establish priorities for the significant problems associated with housing in Humboldt County and to implement programs which solve these problems.

The background discussion in Chapter 2 provides data and analysis of the population, the quantity and quality of housing in Humboldt County and both the direct and indirect market costs.

Also included are discussions of the governmental constraints to affordable housing, the special issues of tenant households, modular/factory built housing, minimal size housing, Federal and State programs, public education on housing, and a summary statement on housing affordability.

A summary of current housing needs for special populations is presented in Chapter 3.

In accordance with the housing element requirement, this Chapter reflects the goals and policies of the County of Humboldt concerning the maintenance, improvement and development of housing. These policies provide the central direction to the formulation of the specific measures that implement the housing policies of the County.

4200 GOALS AND POLICIES

OVERALL GOAL: TO PROVIDE ADEQUATE HOUSING AND A SATISFYING LIVING ENVIRONMENT FOR ALL SEGMENTS OF THE COMMUNITY.

Goal: 1. TO PROMOTE CITIZEN PARTICIPATION IN THE DECISION- MAKING PROCESS REGARDING HOUSING IN HUMBOLDT COUNTY.

Policies

1.1 The County shall provide for the education of the public to motivate them to participate in the planning process.

- 1.2 The education of the public shall be provided prior to public hearings on the plan proposals in adequate time to insure informed participation.
- 1.3 The education of the public shall be provided through, but not limited to :
 - Citizens Handbook
 - Print and electronic media
 - Public meetings
- 1.4 The Commission shall maintain clear, consistent and fair procedures for operation and relationships with the public, the Board of Supervisors, ad-hoc committees, and local, State and Federal agencies.
- 1.5 Commission procedures shall be prepared in a format and language that is clear and readily available to the public.
- 1.6 The County shall encourage the formation of citizen organizations to provide input on specific matters in a format consistent with the adopted policies and procedures.
- 1.7 The County shall encourage the development of Community Plans consistent with overall county policies in the Framework Plan (Volume I of the General Plan).
- 1.8 The County shall insure that the variety of views within an area are taken into consideration, to the extent expressed.
- 1.9 Community preferences for urban and urbanizing areas, which otherwise are consistent with the overall county policies, shall be given preferential consideration.
- 1.10 The Commission shall provide notification of meetings adequate to insure public participation consistent with the goals of this program.
- 1.11 The meetings of the Planning Commission, whenever practical, shall be held in the geographic areas under consideration, or where the meetings of the Commission concern countywide issues as addressed in the Framework Plan, such meetings shall be held in the regional centers most representative of the issues to be addressed.
- 1.12 Public hearings shall be organized to provide public opportunities to evaluate alternative proposals and participate in the choice of the preferred alternative.

- 1.13 The costs of review shall be minimized, consistent with the requirements of this section by the following:
- review on an exception or "consent calendar" approach;
 - focusing testimony and comments on specific issues being addressed.
- 1.14 The Commission should prepare and adopt rules of procedure to govern the conduct of hearings, solicitation and limitations on oral comments, and other business of the Commission.
- 1.15 The Commission should be authorized to create subcommittees from their membership, and to create joint committees for the conduct of planning matters. (See General Plan Volume I Section 1500 Planning and Coordination for the complete set of goals, policies and standards covering citizens' participation in the planning process.)
- 1.16 by encouraging ad-hoc citizen's advisory committees in every community in the incorporated area of the County;
- 1.17 by providing for citizen involvement at the initial stages of, and throughout, every planning process;
- 1.18 by formulating open, clear and consistent procedures for citizen involvement in the planning process;
- 1.19 by establishing the immediate housing needs of the communities, as expressed by members of the citizens' advisory committees, as a high planning priority;
- 1.20 by fostering County staff cooperation and responsiveness to public participation.

Goal: 2. TO STRENGTHEN COORDINATION BETWEEN PUBLIC AND PRIVATE AGENCIES.

Policies

- 2.1 The County shall develop and maintain a housing stock inventory.
- 2.2 The County shall foster greater responsiveness to public needs.
- 2.3 The County shall provide centralized public access to all relevant documents and information regarding housing activities.
- 2.4 The County shall promote standardization of housing and zoning terminology throughout government and the housing industry.

- 2.5 The County shall encourage private developers, builders and financial institutions to work with public agencies in formulating strategies to solve local housing problems.

Goal: 3. TO PROVIDE FOR ADEQUATE SITES FOR ALL TYPES OF RESIDENTIAL DEVELOPMENT THROUGHOUT THE COUNTY.

Policies

- 3.1 The County shall develop and maintain a housing site inventory.
- 3.2 The County shall encourage and be receptive to new and experimental techniques to facilitate optimum utilization of available sites.
- 3.3 The County shall initiate appropriate plan and zone amendments which allow increased residential densities in areas where community health and safety will not be compromised.
- 3.4 The County shall facilitate compatible mixed residential and commercial uses.
- 3.5 The County shall designate sites for varying types of residential development in the Community Plans.
- 3.6 The County shall identify sites of available land for permanent affordable housing, and for alternate facilities such as homeless shelters and transitional housing.

Goal: 4. TO CONSERVE EXISTING HOUSING THROUGH MAINTENANCE AND REHABILITATION.

- 4.1 The County shall encourage citizens to make partial repair of their dwellings without being required to rehabilitate beyond their economic means.
- 4.2 The County shall support tax programs which encourage citizens to maintain and repair their homes.
- 4.3 The County shall support the combination of private and public money to provide opportunities for financing not otherwise available to low and moderate income persons.
- 4.4 The County shall apply sensible and flexible housing standards to allow low-cost rehabilitation and repairs consistent with health and safety requirements.
- 4.5 The County shall develop housing replacement requirements for people displaced by rehabilitation, condemnation or condominium conversions.
- 4.6 The County shall endorse programs whereby students gain practical home

construction, repair and weatherization techniques by repairing existing housing stock in the community.

- 4.7 The County shall encourage and support programs that preserve and/or restore the unique character of older residences and neighborhoods.
- 4.8 The County shall encourage relocation, rather than destruction, of sound older housing threatened by development.
- 4.9 Public funds for the rehabilitation of low-income rental housing shall ensure that these rehabilitated units remain part of the low-income housing stock.

Goal: 5. TO UTILIZE TECHNIQUES AND PROGRAMS WHICH WILL REDUCE COSTS OF NEW RESIDENTIAL CONSTRUCTION.

Policies

- 5.1 The County shall support the use of innovative methods that make more efficient use of land.
- 5.2 The County shall encourage the use of financial leveraging of public and private funding to construct owner-occupied and rental housing.
- 5.3 The County shall review and streamline the permit application process on an ongoing basis, in all departments involved, in order to shorten the time required to process all permits, and to provide adequate information to prospective builders and developers.
- 5.4 The County shall encourage the use of low-cost, energy efficient, low-consumptive housing designs, materials and construction methods that reduce costs.
- 5.5 The County shall form or contract with a non-profit housing corporation.
- 5.6 The County shall encourage and support development by non-profit housing sponsors.
- 5.7 The County shall assist developers in using State and Federally-funded housing programs.
- 5.8 The County shall provide maximum opportunities for owner/builders to economize by doing what they can for themselves.

Goal: 6. TO ENCOURAGE RESOURCE-CONSERVING SITE UTILIZATION AND DWELLING UNIT CONSTRUCTION TECHNIQUES.

Policies

- 6.1 The County shall discourage further encroachment by non-resource oriented development upon agricultural and other natural resource production lands;
- 6.2 The County shall encourage the maximum use of natural terrain in subdivisions, and smaller minimum lot sizes, where appropriate, in residential zones.
- 6.3 The County shall encourage the rehabilitation, rather than condemnation, of deteriorated housing.
- 6.4 The County shall encourage the use of alternative energy sources such as solar and wind power, with consideration for solar and wind rights in residential developments.
- 6.5 The County shall consider house solar orientation and energy effective landscaping during the review process.
- 6.6 The County shall support active experimentation with water- conserving waste disposal systems, energy systems, dwelling designs, and uses of recycled materials for building.
- 6.7 The County encourages future development based on energy efficient travel patterns and the location of existing services.
- 6.8 The County, recognizing the need of tenants for energy-efficient housing, shall encourage the weatherization of rental units.
- 6.9 The County shall rezone lands designated for residential development under the General Plan to optimum development potential as soon as public sewer and water services become available. Until funding for expansion of public sewer and water facilities in the underdeveloped areas designated for urban development and urban expansion are obtained, the County will maintain zoning densities that reflect State and local health policies for individual wells and/or sewage disposal systems.
- 6.10 The County shall provide for development of single mobilehomes and mobilehome parks in residential zones throughout the community in accordance with the requirements of Government Code Sections 65852.3 and 65852.7 and consistent with General Plan/Community Plan residential land use densities.

- 6.11 The County shall seek federal and state funding for improvements to and expansion of sewer and water lines and facilities for community planning areas and coastal communities.

Goal: 7. TO PROMOTE SIMPLIFICATION, FLEXIBILITY, DIVERSITY AND IMAGINATIVE APPLICATION OF HOUSING AND ZONING REGULATIONS TO ALLOW THE CONSTRUCTION OR MAINTENANCE OF VARYING TYPES OF HOUSING DEVELOPMENTS BY THE PUBLIC AND PRIVATE INTERESTS WHICH WILL PROVIDE FOR THE HOUSING NEEDS OF ALL SOCIO-ECONOMIC ELEMENTS IN THE COMMUNITY.

Policies

- 7.1 The County shall provide the library with a number of simplified and functional house plans approved by the County, that allow the construction of low and moderate cost housing.
- 7.2 The County shall encourage experimentation with new concepts in housing construction, designs, styles and ownership patterns.
- 7.3 The County shall mitigate regulatory problems and amend the housing codes to reflect acceptable alternative methods.
- 7.4 The County shall support alternative owner-built/ owner-occupied housing which does not infringe upon public health and safety.
- 7.5 The County shall promote helpful attitudes by regulatory agencies in order to encourage voluntary compliance with the regulatory process.
- 7.6 The County shall promote flexibility in parking requirements for housing developments, especially for seniors and in areas with public transportation.
- 7.7 The County shall provide the opportunity to consider the temporary placement and use of a second dwelling unit in excess of densities permitted in this General Plan in cases where specified findings can be made that there is legitimate hardship.
- 7.8 The County shall encourage the development of presently under-utilized residential parcels served by public sewer and water for optimum development potential under the zoning ordinance.
- 7.9 The County shall provide for development of secondary residential units in accordance with the requirements of Government Code Section 65852.2 as set forth in Humboldt County Ordinance 1633 adopted March 13, 1984.

- 7.10 The County shall provide for density bonuses for developments containing at least 25% of the units for low or moderate income households or at least 10% of the units for lower-income households as provided in Government Code Section 65915.
- 7.11 The County shall explore the feasibility of utilizing public or private campgrounds for use as temporary or transitional shelters during off-seasons.
- 7.12 The County shall develop and maintain an inventory of available vacant sites suitable for use as campgrounds for the homeless.
- 7.13 Permanent sites shall be designated as Emergency Shelter sites which are geographically distributed throughout the County. Support services for those in need of shelter shall also be decentralized to avoid burdening the County seat of Eureka with disproportionate numbers of homeless persons.
- 7.14 Information on renter's rights, self-help housing, rehabilitation of inadequate housing, and low interest loans shall be distributed by the County to all non-profits and other agencies acting as homeless prevention advocates.
- 7.15 The County shall coordinate between the various agencies and non-profit groups directly involved with serving the needs of the homeless population activities aimed at alleviating hardships endured by homeless persons.

Goal: 8. TO ASSIST HOUSING CONSUMERS AND SPECIAL POPULATION GROUPS.

Policies

- 8.1 The County shall actively pursue the elimination of housing discrimination.
- 8.2 The County shall actively assist the Humboldt County Housing Authority to develop and implement programs to assist minorities, families with children, very low, low and moderate income, elderly, handicapped, and homeless persons to secure housing.
- 8.3 The County shall promote housing and support services for elderly and handicapped persons which encourage an independent lifestyle.
- 8.4 The County shall investigate the need for an ordinance prohibiting age discrimination in housing.
- 8.5 The County shall encourage the development of the local capacity to package federal and State loans and grants.

- 8.6 The County shall amend the Zoning Ordinance to provide adequate sites for campgrounds and recreational vehicle parks for use by low and very low income families.
- 8.7 The County shall develop and maintain a contingency plan to provide adequate emergency shelter to house refugees of catastrophic earthquakes, fire, flood, storm or other crises.

Goal: 9. TO PROVIDE FOR AFFORDABLE HOUSING.

Policies

- 9.1 The County shall encourage further construction of Federal and State assisted housing in diverse areas of the County.
- 9.2 The County shall provide for very low, low and moderate income, senior citizen and handicapped housing in new housing developments.
- 9.3 The County shall support the preservation of existing, and encourage the construction of new low-cost rental units.
- 9.4 The County shall encourage self-help housing programs.
- 9.5 The County shall encourage new multiple-unit housing developments to build a certain percentage of their units for sale or rent at below-market rates for very low, low and moderate income families by providing a density, or other incentive bonus.
- 9.6 The County shall challenge, consistent with health and safety, State and Federal mandates which inhibit local ability to provide for affordable housing (e.g., increased building regulation standards).
- 9.7 The County shall 1) support a revision of Article 34 of the State Constitution to promote the development of affordable housing, and 2) put an Article 34 referendum on the ballot upon request of a government agency or a citizens group willing to campaign for such a measure.
- 9.8 The County recognizes and supports the rights of tenants to secure habitable housing.
- 9.9 The County shall actively pursue all possible funds to maintain and create low-cost housing.
- 9.10 The County shall require the inclusion of residential units for low and moderate income families in new developments within the coastal zone, where feasible, pursuant to Government Code Section 66590.

- 9.11 The County shall require the replacement of housing occupied by low and/or moderate income families when converted or demolished within the coastal zone, where feasible, pursuant to Government Code Section 66590.

CHAPTER 5

IMPLEMENTATION PROGRAM AND OBJECTIVES

5100 BACKGROUND

This chapter contains the Humboldt County Housing Element Implementation Programs for the period July 1992 to July 1997 as summarized in Table 32. The implementation measures stem from County housing policies and reflect the continued County commitment toward ensuring the availability of affordable housing for all segments of the community. The implementation program furthers the identification and resolution of housing needs by actively pursuing a comprehensive set of locally appropriate housing programs.

A housing element must include measurable objectives that qualify the maximum number of housing units that can be reasonably constructed, rehabilitated, and conserved within the time frame of the Element, based on local needs, resources, and constraints. While ideally the housing objectives will equal the housing needs identified in the housing element, the identified needs will typically exceed available resources. Realistically, many of the factors that influence housing production are beyond the control of local government.

The requirement to establish maximum objectives does not mean that local governments are required to expand local revenues for the construction of housing, housing subsidies, or land acquisition, but is intended to assist the community in designing housing programs to facilitate the achievement of the stated potential for the construction, rehabilitation and conversion of housing.

Unless specified in the remarks column (Chapter 5, pages 2 and 3) all programs proposed are intended to represent a firm commitment and are thus mandatory obligations within financial constraints.

TABLE 32
SUMMARY OF HOUSING PROGRAMS
UNINCORPORATED AREAS, 1992 - 1997

Policy Number	Implementation Program	Responsible Agency	Funding Source			Implementation Date	Comments
			Fed.	St.	Co.	Other	
7A	Housing Inventory	Planning Dept.			\$		Ongoing
4	Education	Housing Education Committee			\$		Part of Community Plan Program, complete residential land use inventory
10E	Non-Profit Housing Corp.	Committee	\$	\$	\$	\$	Ad hoc committee to be formed with participation from schools to make recommendations to the BOS
16	Article 34 Referendum	Housing Authority		\$	\$	\$	July 1, 1993
10C	Permit Process	Various			\$		Ad hoc committee to be formed to fully explore the concept
10, 12	Owner Builder	Building			\$		May, 1994
12	Alternate Owner Builder	Building			\$		Resolution in support of SCA 17 to BOS
6	Appeals Process	Building			\$		Annual assessment
12E	Dual Leach Field Study	Health			\$		Annual assessment
10	Other On Site Sanitation Systems	Health			\$		Ongoing
2	Zoning Ordinance	Planning	\$	\$	\$		Ongoing
8B	Taxation	Assessor			\$		June 1, 1994
8E	Conversions	Planning			\$		Various Amendments will be presented to the BOS beginning June 1, 1994
10	Solar Rights	Planning			\$		
16	Discrimination	Commission on Human Rights			\$		
16	Eviction	Commission on Human Rights			\$		Act on recommendations from the Commission
12	Design	n/a			\$		
10	Finance	Non-Profit Housing Corp.	\$	\$	\$	\$	Permissive Study
26	CDBG	Various	\$	\$	\$	\$	Annual competitive grant program
8	Homeless	Various	\$	\$	\$	\$	January 1, 1994
							Appoint & retain homeless coordinator to facilitate implementing programs

5200 IMPLEMENTATION PROGRAM

IMPLEMENTATION 1: PLANNING FOR HOUSING IN HUMBOLDT COUNTY.

FINDING: There is a need for active planning for housing in Humboldt County.

IMPLEMENTATION: In order to establish and prepare for these specific needs the County shall take the following actions:

1. Establish and maintain a housing site inventory for all unincorporated community planning areas, that identifies specific areas planned and zoned for residential use.
2. Establish and maintain an existing housing stock inventory.
3. Collect necessary information and establish and maintain a housing needs inventory which anticipates the needs for 5 years ahead for both rehabilitation and new construction.
4. Provide sufficient adequate sites to meet the County's identified housing needs in the revised Land Use Element of the General Plan.
5. During the community planning phase of the General Plan Revision Program, seek maximum opportunities to apply the Residential, Multiple Family designation (RM 7 to 30 dwelling units/acre) within urban core areas with ample public services (sewer, water, roads, and fire protection).
6. After the adoption of the last community plan, the Planning Department, in coordination with the cities, shall prepare a summary report on the amount of residential lands planned and zoned for multiple family dwellings within each of the communities and cities within the county.

BACKGROUND

State Planning law requires that the contents of a Housing Element include "an inventory of land suitable for residential development including vacant sites and sites having a potential for redevelopment and an analysis of the relationship of zoning and public facilities and services to these sites". (Government Code 65583(a)(3))

PROGRESS

The preparation of sixteen (16) community plans, now well underway, involves the collection and mapping of detailed land use information at a scale of 1" = 600'. Data compiled related to residential lands includes, but is not limited to, information on existing developed and vacant residential parcels, parcel size, availability of community water and sewer, current and proposed land use designations, and current and proposed zoning classifications.

As part of the community planning process, much of the land use information noted above is summarized into one or more tables. These illustrate the availability of sufficient and suitable residential lands to adequately accommodate projected population within each community. The County has further expanded its population and housing data base by 1) setting up a Land Information System which contains parcel-specific information (such as zoning and General Plan designations), and 2) by securing the 1990 Census data.

COMMENTS

Continue to focus effort on the Community Plan Program as the primary vehicle for acquiring residential land use information and to serve as the foundation for subsequent analysis of housing needs.

IMPLEMENTATION 2: ENCOURAGE BROADER PUBLIC EDUCATION ON HOUSING.

FINDING: All too often it is found that high school graduates have been sheltered throughout their education experience and at home from the financial and practical realities of maintaining a household. At present, there is a gradual trend in the upper grades to provide a modicum of housing-related information to students. However, experience indicates that the information provided is too limited and general to inform students of the various options open to them. Currently, only the "school of hard knocks" provides them with any practical experience in this field.

There is a need that young people be more comprehensively prepared, throughout the educational experience, for the housing market realities ahead.

IMPLEMENTATION: For these reasons, the Board of Supervisors hereby encourages the local Boards of Education to broaden curriculum objectives to include more emphasis on housing information such as:

- a) Consumer information on home acquisition
- b) Researching housing opportunities/alternatives
- c) Budgeting housing costs (hidden and apparent)

- d) Qualifying for housing finance opportunities
- e) Information on various housing types, including field trips to show examples of:
 - 1. single family 4. owner/built 7. condominiums
 - 2. multi-family 5. rental vs. ownership 8. planned unit developments
 - 3. mobile homes 6. co-ops
- f) Tenant/landlord rights-rental agreements
- g) Tenant/owner home insurance
- h) Housing as an investment
- i) Home repairs and maintenance or rehabilitation (practical experience)
- j) History of housing
- k) What home equity means
- l) Housing nomenclature
- m) Owner-building/self-help housing

Housing Education Advisory Committee

Consideration shall be given to formation of a Housing Education Advisory Committee comprised of concerned educators and citizens and staffed by educators. The Board of Supervisors should ensure that ample opportunities are afforded the Humboldt County Office of Education and local school districts to either co-sponsor or endorse the concept of broader public education on housing and to actively participate in the study phase of the program. The Board of Supervisors should then appoint a Housing Education Advisory Committee. The Committee should investigate the means by which broader public education on housing may be achieved in Humboldt County. It is the County's objective to establish the Committee by January 1, 1994.

The Committee procedure for data gathering and task sequence may include the following:

- I. The Committee will determine the nature and content of any education on housing now in progress.
 - a) Committee members will visit each school district and both colleges and compile an overview of existing housing education in the specific curriculums offered.
 - b) Members will contact any other relevant groups, agencies and organizations to determine the nature of existing public education on housing.
- II. The Committee will compile data for presentation to the Board of Supervisors.
- III. The Committee will suggest housing information appropriate for the following groups:
 - a) Primary schools and pre-schools
 - b) Secondary schools
 - c) College programs including extension and community outreach programs
 - d) Adult education
 - e) Youth organizations
 - f) Civic and church groups
 - g) Social service agencies and organizations
 - h) Senior citizens
 - i) City and county governments
- IV. The Committee will suggest methods of implementation appropriate for each of the above groups. These methods will be developed concurrent with data gathering and organization.

The Committee shall be given an opportunity to prepare a work program and schedule for completing its report on recommendations to the Board of Supervisors. It is the objective of the County to present this report to the Board of Supervisors no later than July 1, 1994.

- V. After review of the Committee report and recommendations, the Board of Supervisors will decide how best to disburse this information.

BACKGROUND

In 1980, about 30% of Humboldt County's 112,000 population were students attending 69 public schools (in 34 school districts), 6 parochial schools, 2 private elementary schools, the College of the Redwoods and Humboldt State University.

The Humboldt County General Plan Volume I-Framework, encourages and provides direction for the formation of special advisory committees to review and report on issues of countywide significance.

State planning law regarding the implementation of the general plan states that after a county or city has adopted all or part of a general plan, the planning agency shall consult and advise with public officials and agencies, public utility companies, civic, educational, professional and other organizations and citizens generally with relation to carrying out the general plan.

PROGRESS

Much of the impetus for following through on this implementation measure was lost when Ragamuir Glaha left Humboldt County. He coauthored a major component on the educational program that integrated the housing topics suggested by the Housing Element Citizens Advisory Committee (HECAC) within the context of the local educational systems. He also made preliminary contact with teachers, school districts and interested citizens regarding the formation and responsibility of the proposed Housing Education Advisory Committee. It is hoped that there will be others willing to see this program through during the time frame of this Element.

IMPLEMENTATION 3: ESTABLISH A COUNTY NON-PROFIT HOUSING CORPORATION.

FINDING: Humboldt County has a number of housing related agencies and organizations providing housing programs for specific populations, working within parameters that are too narrowly focused to address the housing needs of the County's population comprehensively. There is a need for an agency that comprehensively addresses the identification of housing problems and pursues various housing program funding sources which are available but are not currently being pursued by the various agencies and organizations involved in housing related issues. In addition, the agency would perform a variety of other housing-related public services which are not presently being provided, such as those described elaborated below. There is some progress being made to establish such an agency within the City of Eureka. There is a need to coordinate the functions of the County's agency with the City's agency.

IMPLEMENTATION:

1. An ad-hoc technical advisory committee composed of public and private sector persons generally qualified or knowledgeable in the subject of finance, law, housing programs, corporate structure, etc., should be created to advise the Board of Supervisors in the establishment of the non-profit housing corporation. This Committee shall specifically address how such an entity can be funded. The objective of this Element is to establish such a committee by July 1, 1993, and to have that committee report to the Board with recommendations on whether such a corporation is feasible, and the steps necessary to create a corporation by January 1, 1994.
2. The County shall establish or contract with a non-profit Housing Corporation to help plan, carry out and maintain viable housing programs in the County. The non-profit housing corporation should not compete with, duplicate, or replace the Humboldt County Housing Authority. The agency shall coordinate its functions with other similar agencies established within incorporated areas.

ELABORATION

A non-profit County housing corporation would be the appropriate vehicle to initiate and maintain a variety of housing programs which are not currently being pursued by the County. A coordinating body for housing, providing both action plans and service programs to develop and maintain an adequate affordable housing stock, would result in a more concerted effort in behalf of housing in the County. The non-profit corporation would not compete with or replace the Humboldt County Housing Authority or other current housing programs, but would rather complement and enhance these efforts.

There are several action programs which could be initiated by the non-profit housing corporation. To name a few:

1. Leveraging* Federal and State funds made available through HUD, HCD, and Farmer's Home Administration for a variety of housing construction and rehabilitation programs.

*Use of borrowed funds to purchase property in anticipation of substantial increase in property values which accrue to equity.

2. Instituting a land-banking system for development of future homes for low and moderate income persons. (See Appendix D for descriptions of land-banking.)
3. Encouraging the establishment of self-help housing programs such as a labor pool directory for housing construction and/or repair program.
4. Providing a central information source on housing programs in the County.

5. Providing technical assistance to developers in packaging loans.
6. Sponsor training workshops for builders, county officials and the general public on subsidized housing.

BACKGROUND

Since the concept of a non-profit housing corporation is relatively new to Humboldt County, this implementation measure relies on the formation of a technical ad hoc advisory committee to fully investigate a county non-profit housing corporation.

PROGRESS

An interim committee comprised of Wayne Walker (California Department of Housing and Community Development), Cindy Copple (Arcata Community Development Department), Dan Taranto (Chairman, Citizens Advisory Committee on the Humboldt County Housing Element), Zuretti Gobsby (Redwood Community Action Agency), Bob Morelli (unable to attend this meeting) (Humboldt County Housing Authority) Robert London (Humboldt County Planning Department), and Bruce Adams (Humboldt County Administrative Office) met to review this implementation measure on February 3, 1984.

The role of a housing agency was explored and it was concluded that this role could duplicate that which is already existent in the community (in the County Planning Department, the County Housing Authority, and the Redwood Community Action Agency). These agencies will be contacted to determine their interest/concern for this type of service and whether it is a service that they could accommodate. To this date, there appears to have been no progress on this program since 1985, yet there remains some interest as expressed by CACHE members in continuing to pursue this program.

COMMENT

A parallel issue concerns the scope of issues contained in this implementation measure. On the one hand a broad scope of concerns was integrated into this recommendation and on the other it is an issue that could be expanded further to include the whole scope of community development issues: housing, finances, infrastructure, economic development, general plans, grant programs, etc. These issues are closely related and cannot really be addressed without recognition of the impact of one upon the other.

RECOMMENDATION

1. The Ad Hoc Advisory Committee, Chaired by the County Administrative Office, will continue to explore the broad issue of an organizational structure to address both housing and its related community development issues and submit periodic reports to the Board of Supervisors.

IMPLEMENTATION 4: HOUSING AUTHORITY.

The County Housing Authority shares its staff with the Eureka Housing Authority. Currently, the County Housing Authority administers 430 units under the Section 8 Housing Assistance Payments Program in unincorporated areas. In addition, the County Housing Authority administered a county wide residential rehabilitation program under the powers granted by the Marks Foran Mortgage Revenue Bond Program and currently administers the Mortgage Credit Certificate program. The services for administering the County programs are paid for through administrative fees granted under the aforementioned programs.

Since no Article 34 Referendum has been passed in Humboldt County outside the City Limits of Eureka, no housing development constructed or acquired by the Housing Authority can take place. The absence of this Referendum severely limits the types of programs the County Housing Authority could participate in.

IMPLEMENTATION:

1. In May, 1994, the Planning Division shall present to the Board of Supervisors for their consideration a resolution in support of State Constitutional Amendment #17.
2. The County shall put an Article 34 Referendum on the ballot upon request of a government agency, or a citizens' group willing to campaign for such a measure.
3. The County Housing Authority shall be requested to report on the needs, merits, means and feasibility of providing a broader range of housing programs.

BACKGROUND

The State Constitution requires in Article 34, a public vote of majority approval to develop, construct or acquire publicly subsidized low income rental housing. The costs to local governments for placing such a measure on the ballot can be significant. In this regard recent additions to the Health and Safety Code (Sections 37001.3 and 37001.5) 1979, clarified how Article 34 of the constitution is to operate and to narrow its application. The Department of Housing and Community Development can assist local governments in developing ballot measures where a referendum is clearly appropriate.

Both Realtors and the Building Industry Association joined this year with low income housing advocates to pass Constitutional Amendment #17 (SCA 17), the Constitutional amendment which will put the burden on opponents of low income housing to petition for an election to oppose the construction of publicly assisted low and very low income housing. This amendment will be put before the voters of California on the June, 1994 ballot.

PROGRESS

No local agency or civic association has formally expressed an interest or willingness to campaign for an Article 34 Referendum in the unincorporated area.

IMPLEMENTATION 5: STREAMLINE THE PERMIT PROCESS

FINDING: Excessive regulation and the often cumbersome permit process contribute substantially to the high cost of construction.

IMPLEMENTATION: The County of Humboldt shall annually review the permit process to minimize time delays, to maximize administrative efficiency, and foster greater cooperation and understanding between the permitting agencies and the public. In this regard, the following measures were recommended in the 1985 Element. As discussed below, most of these programs have already been implemented; for these measures, there will be a continuing effort to maintain these practices, and further streamline the process where feasible. The following 15 points comprise the streamlining measures as provided in the 1985 Element.

1. Contract with a consultant well-versed in systems analysis to complete a thorough analysis of the building permit and subdivision process.
2. Provide the staffing necessary to process building permits and subdivision applications in a timely fashion.
3. Adopt fees for service which support the cost of the permit and land use review processes.
4. County departments shall thoroughly review building and development codes and ordinances with an eye to eliminating requirements not necessary to the protection of public health, safety and welfare¹.
5. There shall be a specific time frame within which building permit applications are approved or denied. If there is no decisive action on a completed application within 30 days for construction of a project consisting of 4 or less units, the applicant's permit is automatically approved (a completed application is defined as in compliance with all affected County Agency requirements--i.e., septic tank clearance, lot split clearance, soils reports, encroachment permits, etc.)
6. Once a final building, sanitation or subdivision permit is issued, it cannot be retroactively denied, unless the permit was issued on the basis of false information of a substantial nature or significant information is obtained subsequent to the issuance of the permit.

7. In order to develop greater interdepartmental cooperation in permit processing, to increase efficiency, and to reduce costs, County should institute a comprehensive one-step preinspection for all concerned departments involved in processing.
8. The County shall prepare a comprehensive development handbook which explains the permit and subdivision process. This handbook should outline the necessary information each department will need to render a timely decision. All permit applicants will be provided with a copy of this handbook.
9. During the subdivision or building permit process, an applicant may choose any one of the agencies that he or she feels creates the greatest obstacle to approval and receive a do-pass or a rejection from that agency before proceeding (this includes public hearings).
10. The County should not generally disagree with the findings of a licensed professional unless it explains why it thinks such findings are unreliable. Professionals who provide consistently unreliable information should be referred to the appropriate licensing agency.
11. When requested by applicants, permitting agencies shall make appointments for onsite inspections. If agency representatives cannot keep appointments, they should make reasonable efforts to inform the person who made the appointment.*
12. All ministerial permit denials shall include in writing specific statutes applicable. If possible, discretionary permit denials should include, in writing, specific statutes, regulations and policies applicable.
13. During building inspections, all noncompliance items must be listed and all subsequent inspections shall be limited to new work and verification of corrections of prior noted deficiencies.
14. A comprehensive land data system should be developed with on-line data terminals in each County department. The data system should collect and display pertinent information relating to each parcel and should be available to members of the public as well as the County staff. Consideration should be given to developing a system whereby this information can be provided to each person purchasing property.
15. Refer any review of changes to the subdivision application process to the ad hoc committee for revision of the subdivision ordinance for their comments and suggestions.

BACKGROUND

The thrust of this 15 part implementation measure is to seek additional improvements in the development processing system that could translate into reduced housing costs.

State law requires timely processing of applications for development permits by setting an overall deadline of one (1) year for local and state permit approvals. While most projects are processed in less time, failure by a public agency to meet the processing deadline results in automatic approval of an application (AB884 McCarthy, Chapter 846 of 1981 and AB 2320, McCarthy, Chapter 1152 of 1980)

The state additionally requires coordinated processing to reduce the time and expense experienced by developers who must process applications through various state and local government offices. Local governments must designate a single entity or person to coordinate the review of residential development proposals, and to provide information to applicants concerning the status of permits and requirements (AB941, McCarthy, Chapter 846 of 1981)

State policy seeks to minimize fees and exactions levied on developers in order to avoid increased housing costs (AB 2853, Roos, Chapter 1143 of 1980). State law limits fees to the actual costs of services for local sewer and water connections, zoning variances, use permits, building inspections, and similar activities. Exceptions must be approved by two-thirds of a community's voters.

The State is required to consider the effects of its regulatory actions on housing (SB 606, Foran, Chapter 947 of 1979). State agencies must take into account the impact of their actions on meeting state housing needs. Actions which increase housing costs must be justified (S.B.772 Holmdahl, Chapter 940 of 1979). Further, state law seeks to balance housing and environmental protection.

PROGRESS

Although the County has not yet implemented measures #1 (contract with a systems analyst) or #7 (comprehensive preinspection), the County has and will continue to implement all thirteen other measures. Additionally, the County has successfully streamlined the development permitting process by implementing a number of other measures as described in Section 2820 of this Element.

IMPLEMENTATION 6: CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT OWNER-BUILDER REGULATION

FINDING: The growing disregard for housing regulations by citizens who contribute to the maintenance and expansion of the County housing stock has created a double-bind situation. The regulations which are intended to protect public health and safety appear to be fostering epidemic civil disobedience which in turn is contributing to an increase of health and safety hazards. Due to the prohibitively high cost of compliance, citizens are avoiding contact with the regulatory agencies for fear of fines, delays, abatements and compulsory compliance with regulations they see as excessive and beyond their economic means.

PURPOSE: The following implementation measures are made in the interest of protecting the public health and safety, and in response to Humboldt County Board of Supervisors directive to the C.A.C.H.E. by Resolution No. 70-122 dated September 11, 1979, supporting local flexibility in building regulations to encourage owner-built housing.

"Regulatory changes that cumulatively enhance the ability of Humboldt County's citizens to build and repair their own homes for their own use in a manner suited to their needs and desires shall be developed in the process of revising the Housing Element of the County of Humboldt."

IMPLEMENTATION:

1. Pursuant to Section 208 of Title 25, Subchapter 1 of Chapter 1 Rural/Low Density Residential shall be defined as that unincorporated portion of the County that is beyond reasonably projected availability of community services and is not zoned in a manner that precludes residential use. A demonstration of being beyond reasonable projected availability of community services shall be established as a result of a letter to the County from the Service District.
2. Pursuant to the California Health and Safety Code, the applicability of the California Department of Housing and Community Development Limited Density Owner-built Rural Dwelling Regulations shall only extend into community services areas as approved by the Community Service District providing that buildings comply with the full Uniform Codes applicable to those community services. (Following adoption of the implementing ordinance, notification of this option shall be sent to all local service districts - water or sewer providers).
3. Pursuant to California Health and Safety Code Section 17958.2 Humboldt County shall file with the Department of Housing and Community Development the following finding:

"Humboldt County makes the express finding that the modifications and changes in the State requirements as set forth in California Health and Safety Code Section 17958 et seq. are reasonably necessary because of local conditions to wit: Humboldt County is predominantly limited density and rural, isolated from major urban areas by its geography with a mountainous topography not conducive to urbanization."

4. For the purpose of this implementation measure no more than one (1) building permit shall be issued to the same person over a five (5) year period. This shall be considered presumption of the intent to build as an owner-built structure under Title 25, Section 152A, of the Housing and Community Development (HCD) regulations.

5. The County shall continue to issue building permits pursuant to the Limited Density Owner-Built Rural Dwelling Regulations.

BACKGROUND

State law permits local governments to adopt the State building regulations for limited density owner-built housing in rural areas.

PROGRESS

The County prepared an ordinance to adopt the Limited Density Owner-Built Rural Dwelling Regulations as codified in Article 10 Section 142 to 244 of subchapter 1 of chapter 1 of Title 25 of the California Administrative Code.

An environmental evaluation of the proposed regulations was completed in compliance with the California Environmental Quality Act. The Limited Density Owner-Built Rural Dwelling Regulations together with a Modified Limited Density Owner-Built Rural Dwelling Regulations (see Implementation 7) were adopted during calendar year 1984.

Ordinance No. 1654 adding Section 331-12 to the Humboldt County Code relating to Limited Density Regulations was adopted August 14, 1984. In the 2 1/2 years between January 1, 1990 and July 1, 1992, there were a total of 402 Owner-Built dwellings constructed in the County, 73% of which were valued at less than \$100,000.

IMPLEMENTATION 7: ALTERNATE OWNER-BUILDER ORDINANCE.

FINDING: (See also Finding for Implementation 6) The term "alternate" is used because this type of housing is not conventional, as it incorporates low consumptive, labor intensive, energy and resource conserving lifestyles into dwelling designs.

Conventional housing designs and sewer and water infrastructures do not reflect a socially appropriate concern for impending resource and energy scarcities. The result of continuing conventional building practices will be to price a larger and larger segment of prospective home buyers out of the new housing market without reducing housing demand. As it is invariably cheaper to reduce energy demand than it is to generate new capacity, any savings achieved in the alternative life style residential sector benefit all energy consumers. Hence, it is in the general interest to encourage voluntary low consumptive, alternative life styles.

IMPLEMENTATION: In order to provide for the maximum expression of human ingenuity and creativity in the realm of self-provided alternative owner- built housing the Board of Supervisors directs County Council to prepare an Alternate Owner-Builder Ordinance with as many of the following as is legally possible. The presumption shall be that these points are legally possible until they are determined to be otherwise by a court of law.

1. That anyone who intends to build their own home should be free to do so, provided that their activities in so doing constitute no clear and present danger to the health and safety of others (as provided for below).
2. That such individuals be designated "Alternate Owner-Builders" (A.O.B), and that such term shall be considered to apply to those persons who wish to construct their own homes together with appurtenant structures without benefit of the protection afforded by the Uniform Building Code, except as provided for below.
3. That A.O.B. parcels be located beyond the end of reasonably projected availability of community services. A demonstration of being beyond reasonably projected availability of community services shall be established as a result of a letter to the County from the Service District.
4. That A.O.B. parcels be of sufficient size and dwelling sites be appropriately situated to permit the installation of an approved standard septic system in the event that permitted alternative or experimental systems are undesirable.
5. A.O.B. projects shall be required to comply with reasonable fire safety standards.
6. A.O.B. projects shall be required to provide road access of sufficient width to permit passage of emergency vehicles.
7. A.O.B. projects shall be required to file a declaration of covenant with the county recorder in the chain of title to put future consumers on notice.
8. For the purpose of this implementation measure, no more than one (1) building permit shall be issued to the same person over a five (5) year period. This shall be considered presumption of the intent to build as an owner-built structure under Title 25, Section 152A, of the Housing and Community Development (HCD) regulations.
9. Development shall comply with land use policies of the General Plan applicable to Coastal Plan requirements.
10. Alternative Owner-Builder projects, which utilize off-site non- renewable sources of energy for space heat and/or water heat, shall be required to meet all applicable local and state laws related to energy conservation unless the Alternative Owner builder can demonstrate equivalent energy savings with alternative methods.

11. Revisions to the Alternative Owner-Builder Ordinance. If revisions to the Alternative Owner-Builder Ordinance are warranted, a formal Regulations Committee should be officially constituted pursuant to the Board of Supervisors Policy on Committees and Commissions to perform ordinance review and revision tasks as outlined in an approved work program.
12. The County shall continue to issue building permits pursuant to the Limited Density Alternate Owner-Built Rural Dwelling Regulations

BACKGROUND

State law permits local governments to formulate and adopt a modified version, a local variation, of the State building regulations for limited density owner-built housing in rural areas.

PROGRESS

Proposed regulations, entitled "Modified Limited Density Owner-Built Rural Dwelling Regulation (For Alternative Owner-Builders)" have been prepared in concert with the Housing subcommittee. An environmental assessment of the proposed regulations was completed. Ordinance No. 1644 adding Chapter 1.5 to the Humboldt County Code relating to Modified Limited Density Owner-Built Rural Dwelling Regulations was adopted July 17, 1984. Between June 30, 1985 and July 1, 1992 there were 267 units constructed under the AOB Ordinance; it is assumed that at least 70% of these units were valued at less than \$100,000.

IMPLEMENTATION 8: REFORM BUILDING APPEALS PROCESS.

FINDING: Very few permittees are aware that an Appeals Board exists to hear their complaints. Access to the Building Appeals Board is through the very department whose decision is being appealed. The Appeals Board does not meet on a regularly scheduled basis. The time lag between filing and hearing of the appeal often increases construction costs by delay.

IMPLEMENTATION: In order to establish an expedient mitigating outlet for builder problems working within the permit process, to facilitate legalization of existing structures built outside the permit process, to demonstrate the County's intent to actively pursue identification and alleviation of excessive regulatory constraints which increase housing costs, and to encourage responsible voluntary compliance with reasonable controls, it is clearly in the interest of the County to have a responsive building appeals process.

1. The appeals process shall be clearly noticed upon the building permit. (not a separate handout)

2. The Appeals Board shall be convened after normal working hours to ensure that the appellant and the voluntary members of the Appeals Board are not losing work days due to the appeal.
3. The Appeals Board shall meet on neutral ground, such as the County Courthouse.
4. The Appeals Board shall have the power to make binding findings in any disputed application of standards (pursuant to C.H.S.C. Section 17958.2).
5. The Appeals Board shall be able to exercise its finding authority to limit potential abatements of structures to clear cases of danger to health and safety.
6. Appeals Board shall meet within ten working days of filing. In the event the Appeals Board does not meet within the allotted time frame, it will be deemed that the appeal is granted by default.

BACKGROUND

The Uniform Building Code (Section 204) provides for a building appeals process..."in order to determine the suitability of alternative materials and methods of construction and to provide for reasonable interpretation of the provisions of the code." The Building Official acts as an ex-officio member and secretary of the Building Appeals Board.

State policy facilitates the preservation and upgrading of existing buildings by allowing flexibility in the application of building codes. State law permits the use of original materials and methods of construction, as long as the building does not pose a threat to health or safety. This provision protects the public without requiring the needless replacement of serviceable older systems which are still safe (SB 2348, Petris, Chapter 1268 of 1974).

PROGRESS

An ad hoc Housing Regulations Committee composed of former members of the Citizens Advisory Committee on the Housing Element (CACHE) Regulations Committee, the Planning Director and the Chief Building Official was created following the adoption of the Housing Element. The major effort of the Housing Regulations Committee has been the preparation of appropriate and practical development standards for regulating limited density owner- built rural dwellings by means of local ordinances commonly known as the "Owner-builder" and "Modified Owner-builder" regulations. (See Implementation Measures 6 and 7).

More recently the Housing Regulations Committee has turned its attention to the Building Appeals Process. General consensus on the techniques for resolving two potential issues have apparently been reached. Disputes arising from field inspections should be referred first to the Chief Building Official, second to the Building Appeals Board and finally to the

Board of Supervisors. Tenure of appointments to the Building Appeals Board should be limited to four years---consecutive terms were not discussed. Terms of appointment should be staggered. Further discussions relating to the Appeals Board and other aspects of the Building Appeals Process as mentioned in the implementation measure will continue in the near future.

IMPLEMENTATION 9: HOUSING CONDITION ADVISORY SERVICE.

FINDING: The State mandated Uniform Building Codes have been in force in Humboldt County since 1964. Sixty-three percent of the 1980 housing stock or about 15,000 units were constructed prior to their adoption. According to the 1980 census 6,386 existing dwelling units or 27% of the total year-round housing units in the unincorporated area were constructed prior to 1950. A large portion of these units are in need of varying degrees of rehabilitation, or updating to current standards. (A 1991 windshield survey of 48 communities in the County revealed that approximately 4,260 units in the County are in need of rehabilitation (Table 16 of this Element)).

IMPLEMENTATION

In order to provide the citizenry with a helpful consumer protection service, the Building Department will publicize the availability of a voluntary building condition survey inspection to be conducted for a fee commensurate with the service rendered. The Health Department will also publicize the availability of a comparable service. Notification of the availability of such services will include, but not be limited to, title companies, the Board of Realtors and individual realtors. A Housing Condition Advisory Service program should be a combined effort of the Building Inspection and Health Departments to advise on a full range of issues concerning housing, including the condition of the house, water supply and waste disposal.

PROGRESS

The Building Department provides code compliance inspections on a voluntary bases. Such inspections are required to secure Cal Vet loans and are also used by local realtors who are familiar with the service. The Building Department estimated that in 1983 they performed about 50 code compliance inspections. Since then, the demand for this service has dropped significantly, and between July 1, 1991 and July 1, 1992, there were between 10 and 15 code compliance inspections done by the Building Division.

No effort has yet been undertaken to publicize the availability of the Voluntary Code Compliance Inspections.

COMMENTS:

Information on the availability of the inspection service should focus on communities containing a significant number of dwellings in need of repair. Supplemental information

could also be provided to allay concerns about property tax increases based on housing repairs and to call attention to other related housing rehabilitation assistance programs and opportunities that may be available.

IMPLEMENTATION 10: ON-SITE SANITATION-EVALUATION OF DUAL LEACH FIELD SYSTEMS.

FINDING: From 1973-1980 Humboldt County required that all leach fields be dual regardless of site evaluation criteria. The County Health Department implemented the requirement for dual alternating leach field systems based on a theory put forth by a consulting engineer, without any advanced testing. There has been no investigation of the performance of dual leach field systems installed to date.

IMPLEMENTATION: The County Health Department will initiate a study of the efficiency of the alternating leachfield when grant funding or other means of conducting a study are available. The Health Department will prepare a brief annual status report as part of the annual Planning Commission Report to the Board of Supervisors on the status of the General Plan and progress in its implementation.

PROGRESS

This implementation measure has not been completed because the Health Department, due to severe budgetary constraints, has not had the funds necessary to conduct an evaluation. Sources of grant funding to carry out such an evaluation are not available at this time.

IMPLEMENTATION 11: ALTERNATIVE ON-SITE SANITATION SYSTEMS.

FINDING: Approximately 58% of Humboldt County unincorporated households utilized "on-site" sewage disposal systems in 1980. The wet septic tank and leach field is the only type of system that is currently approved for use by the County Health department. The County has a significant problem with wet septic tank/leach field failure due to high ground water conditions and generally poor percolation values of soils in many of the residentially developed areas.

The significant level of failure of wet septic systems in many areas of the County has resulted in the County's currently modest participation in an experimental dry-septic system program. It is in the interest of the County's short and long term goals of providing lower cost housing, viable low-cost low-resource consumptive alternative sanitation systems, and reduced demands to extend community services.

IMPLEMENTATION: The County shall revise the Sanitation Ordinance and limit pit privies and waterless toilet experimental systems to single family dwellings. The Ordinance shall legalize the use of pit privies as a viable alternative and shall expand the experimental dry-septic system program to include as many participants as would volunteer to install viable innovative systems at their own expense providing the site falls into one of the following categories:

1. The site on which the EDS is proposed to be installed has an approved conventional sewage disposal system currently in operation and the experimental system would be an accessory thereto.
2. The site has a failing sewage disposal system that cannot be corrected due to local conditions, such as soil percolation value, high groundwater, insufficient area, and the experimental system would attempt to reduce the existing negative impact upon the environment.
3. The site is beyond the reasonably projected availability of community services and has suitable area approved for the installation of a standard individual sewage disposal system and reserve area. In addition, an EDS existing prior to January 1, 1984, where testing has established that a suitable area approved for the installation of a conventional sewage disposal system and reserve area does not exist may participate in the EDS program.
4. The site is within a specially created maintenance district designed to monitor and maintain all sewage disposal systems within the district. All experimental installations shall be owner operated and available for inspection of the County Health Department upon reasonable notice.

BACKGROUND

The Humboldt County code was revised, effective December 30, 1982 to allow for the use of pit privies. Regulations implementing the provisions of the county code relating to pit privies were adopted by the Health Officer on January 11, 1983.

An ordinance which establishes an experimental individual sewage disposal system program has been prepared with citizen involvement. An environmental review of the proposed ordinance was completed in December, 1983. The ordinance was passed by the Board of Supervisors in 1984.

IMPLEMENTATION 12: THE ZONING ORDINANCE REVISION.

FINDING: The Humboldt County Zoning Ordinance for the inland portion of the County is one of the oldest ordinances in the County and hence outdated in many respects. Additionally, the housing needs of special populations in the County have changed in the past few years. The Zoning Ordinance should be revised to facilitate the production of

lower cost housing, and to respond to changing housing needs of the County's special populations.

IMPLEMENTATION:

1. **Mixed residential uses in light commercial and/or light industrial areas.** Before July 1, 1994, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on a draft zoning amendment to allow the integration of high density residential uses in light commercial and/or light industrial areas.
2. **Density Bonuses.** Before January 1, 1994, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on a draft zoning amendment to grant a 25% density bonus over the otherwise maximum allowable density for housing developments of 5 or more units which provide: 1) 20% of total units for lower income households, or 2) 10% of the total units for very- low income households, or 3) 50% of the total units for seniors. In addition, staff shall work with non-profit and market rate developers to determine what other incentives are needed to encourage the provision of affordable units under the density bonus program. Where feasible, Housing Element policies and/or the zoning ordinance shall be amended to provide the incentives deemed necessary to encourage the provision of affordable units under the density bonus program.
3. **Affordable Single Family Housing Development.** Before July 1, 1994, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on draft zoning ordinance amendments to:
 - 1) establish a zoning district that will encourage the development of smaller, more affordable single family residences by reducing minimum parcel sizes in appropriate areas (Planning Division staff shall encourage rezoning specific parcels into this new district as part of the community planning process); and
 - 2) encourage reducing construction costs and preserving open space within new developments on the small urban lots by requiring single family residences on adjacent parcels to share a common wall.
4. **Affordable Multifamily Housing Development.** Before January 1, 1995, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on a draft zoning ordinance amendment to prohibit the construction of single family residences on parcels zoned for multifamily residential uses.

5. **Increased Accessibility.** Before January 1, 1995, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on a draft zoning amendment to increase the accessibility of housing by permitting wheelchair ramps to be extended into the yard setbacks to within three feet of the property line without securing approval of a variance.
6. Special consideration should be given to the following:
 - a. Requirements for orientation for solar heating, etc.;
 - b. Requirements for wind generation of electricity;
 - c. Aesthetic characteristics of the surrounding neighborhood;
 - d. Preservation of significant vegetation, i.e., large trees, native rhododendron or azaleas.
7. The County should consult with the Citizens Advisory Committee on the Housing Element (CACHE), other organizations and agencies concerned with housing in Humboldt County during the preparation of the revised zoning ordinance.
8. During the preparation of the revised zoning ordinance the County shall provide for mobilehome parks as a permitted land use on all land planned and zoned for residential land use as designated by the applicable general plan by means of the use permit process as appropriate and consistent with general plan densities.
9. The County should develop inclusionary and replacement housing provisions for the coastal zone in accordance with the requirements of Government Code Section 65590. Until these provisions are formally adopted, the County will require low and moderate income inclusionary units and replacement housing on a case-by-case basis only when feasible on the same site.

BACKGROUND

The Humboldt County Coastal Zoning Ordinance has been revised in its entirety to serve as a primary means of implementing the General Plan and Local Coastal Program Policies

The Implementation Program of the General Plan (Chapter 5) now includes specific implementation measures related to ordinance revisions, principally in the zoning and subdivision ordinance.

State law requires that the zoning ordinance shall be consistent with the general plan (AB1301, 1971 & Government Code 65860) such that the various land use authorized by the ordinance are compatible with the objectives, policies, general land uses, and programs specified in the General Plan.

PROGRESS:

The adoption of the Local Coastal Area Plans, the revised Housing Element, the adoption of the County General Plan Volume I and the adoption of eight community plans now enables the County to pursue and plan a rational, directed approach to the overhaul of the County Zoning Ordinance.

IMPLEMENTATION 13: TAX CONSTRAINTS ON REHABILITATION AND/OR CONVERSIONS.

Current reassessment laws tend to discourage major rehabilitation and upgrading of existing dwellings and conversion of single-to multi-family units.

IMPLEMENTATION: The County should study the provisions of A.B. 1488 regarding reassessment rules on rehabilitation or additions to existing dwellings which may tend to discourage or inhibit upgrading of the County's existing housing stock. The County should study and pursue legislation that might remove any tax disincentive to maintenance or rehabilitation of the County's housing stock. Such legislation might include the institution of a yield tax on major rehabilitation or conversion, whereby the owner would pay the increased taxes at the time of sale of the property, instead of from the time of completion, onward. Another change might be the institution of a tax credit for major rehabilitation. It is recognized that such changes require legislation at the State level that would affect all 58 counties. Humboldt County cannot accommodate the foregoing independently.

COMMENT

The California Department of Housing and Community Development and County Assessors are among the agencies that monitor proposed changes to California property tax law. It is common practice for any pending legislation related to property tax relief for residential rehabilitation efforts to be analyzed by the County Assessor and reported to the Board of Supervisors. These reports could be expanded to reiterate relevant County Housing Policy and the analysis would typically include potential impact on local revenues and estimates of housing rehabilitation stimulated by the removal or reduction of various tax disincentives and or the granting of tax incentives.

IMPLEMENTATION 14: CONDOMINIUM CONVERSIONS ORDINANCE.

In order to ensure the availability and preservation of needed rental housing in the County, the County should, by ordinance when necessary, limit the amount and rate of rental conversions to condominium ownership. Such an ordinance should ensure that a minimum number of rental units proportional to the need be maintained.

BACKGROUND

The County subdivision ordinance has not been amended to provide for condominium conversions. While only one application has been received to date for residential condominium conversion, the need to address this issue remains.

IMPLEMENTATION 15: SOLAR RIGHTS ORDINANCE.

The County should establish a solar rights ordinance to protect structures built to use solar energy from being shaded. The County should refer this matter to the Energy Advisory Committee for review and recommendation.

BACKGROUND

Provisions of the Subdivision Map Act (added by Stats. 1978, Ch. 1154) relating to land divisions creating five (5) or more parcels.

- A. Requires the design of such subdivisions to provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision (Government Code 66473.1).
- B. Enables counties and cities to impose conditions on subdivision to require the dedications of sunlight easements for the purpose of assuring that each parcel or unit in the subdivision for which approval is sought shall have the right to receive sunlight across adjacent parcels or units in the subdivision for which approval is sought for any solar energy system (Government Code 66475.3).

In September, 1982 the County Subdivision Ordinance was amended to include a section entitled "Design for Solar Access" which reflects the provisions of sections 66473.1 and 66475.3 of the Subdivision Map Act.

Local agencies can promote solar development in several ways - by modifying existing laws and regulations that make solar planning difficult or impossible and by implementing new procedures, regulations and laws that guarantee solar access for existing and proposed housing.

Two California laws - The Solar Rights Act of 1978 (AB 3250, Levine), and the Solar Shade Control Act (AB 2321, Imbrecht) - offer local agencies various methods of protecting and promoting solar access. Even before passage of these state laws, local communities throughout California on their own initiative had devised means for promoting solar neighborhood planning by using a combination of incentives and regulations.

Protecting solar access fully requires controlling the shading caused by vegetation, especially trees. Regulating vegetation will often be necessary, even in areas where

buildings may not cause problems. Controlling shading by vegetation is more complex than for buildings and other man-made obstructions. Unlike buildings, which are relatively static, trees and shrubs change with time. The shadow cast by a building remains constant from the time it is built until the time it is torn down. Trees, however, grow and the shadows that they cast get longer and broader.

One approach to the shading of solar collectors by vegetation is addressed in the California Solar Shade Control Act. Under the act, the Legislature supports the planting of trees for shading, to moderate temperatures, and to provide economic and aesthetic benefits, but declares that trees or shrubs planted after the installation of a solar collector cannot cast a shadow covering more than 10 percent of the collector surface between the hours of 10 a.m. and 2 p.m., provided that the collector is located at specified distances from the property line and elevated specified heights.

Communities may, by ordinance, exempt themselves from the provisions of the statute, making it optional rather than mandatory for local government. Humboldt County took official action to exempt themselves from the mandatory provisions of the California Solar Shade Control Act.

The Solar Rights Act of 1978 is enabling legislation which provides local governments with the authority to guarantee access to sunlight for owners of solar heating and cooling systems. The bill states in part: "it is ... the policy of the state to encourage the use of solar energy systems." Without addressing specific technical requirements, the Solar Rights Act promotes solar energy use with three broadly defined strategies. According to the terms of the Act, local agencies may:

- Prevent local planning and building ordinances from prohibiting or unreasonably restricting the use of solar energy systems
- Require tentative subdivision maps (excepting condominium conversions) to provide, to the extent feasible, for future natural heating or cooling opportunities
- Require dedication of easements for solar access. Specific local planning and building ordinances likely to interfere with solar access must be reviewed on a case by case basis.

The "Design for Solar Access" provisions of the Humboldt County Subdivision Code (Sections 322.5-1 to 322.5-9) require that the design and layout of a planned unit development or a subdivision which proposes to create five (5) or more parcels shall provide to the extent feasible for adequate solar access. Adequate solar access means that sunlight reaches 80% of the south side of the primary building, measured from the highest roof ridge to the ground, between the hours of 10:00 a.m. and 2:00 p.m. on December 21.

IMPLEMENTATION 16: DISCRIMINATION.

The County shall continue to distribute and post information on the enforcement program of the State Fair Employment and Housing Commission.

BACKGROUND

State laws forbid arbitrary discrimination in housing. The California Department of Fair Employment and housing enforces and supports federal and State laws prohibiting discrimination on the bases of race, color, religion, sex and national origin and ancestry. It investigates complaints and seeks remedies.

California Civil Code Section 53 states in part that:

(a) Every provision in a written instrument relating to real property which purports to forbid or restrict the conveyance, encumbrance, leasing, or mortgaging of such real property to any person of a specified sex, race, color, religion, ancestry, or national origin, is void and every restriction or prohibition as to the use or occupation of real property because of the user's or occupier's sex, race, color, religion, ancestry, or national origin is void.

(b) Every restriction or prohibition whether by way of covenant, condition upon use or occupation, or upon transfer of title to real property, which restriction or prohibition directly or indirectly limits the acquisition, use or occupation of such property because of the acquirer's, user's, or occupier's sex, race, color, religion, ancestry, or national origin is void.

The California Supreme Court case of Marina Point Ltd. vs. Wolfson (1982), however, further held that landlords could not discriminate/evict a household simply due to the presence of children.

In essence, case law extensions of the above-cited civil code require that discrimination in regard to housing must be based upon relevant criteria (i.e., ability to pay, appropriate use and care of the property, and knowledge, by way of references or otherwise, about the individual(s) and not upon the individual's membership in a class.)

In April 1978 the Board of Supervisors reestablished, by Ordinance No. 1023, the Humboldt County Commission on Human Rights. "The Commission is established to aid in the eradication of discrimination in Humboldt County, with particular reference to housing, employment, education and public accommodation". Among its responsibilities the Commission: 1) fosters mutual respect, 2) conducts studies, 3) inquires into incidents of social tension and conflict and 4) conducts educational programs.

The Humboldt County Human Rights Commission continues to hear reports of housing discrimination based upon race, age, or gender. However, the existence of the Human

Rights Commission is not widely enough known in any part of the county to be able to determine the extent of housing discrimination.

Of complaints in regard to housing received by the Human Rights Commission, discrimination against families with children has risen to a significant proportion in the last two years. Local classified ads continue to advertise numerous rentals for "Adults Only" or "Adults Preferred."

IMPLEMENTATION 17: JUST CAUSE EVICTION ORDINANCE.

The County shall investigate the need for a just cause eviction ordinance by referring this matter to the Humboldt County Commission on Human Rights for review and recommendation.

BACKGROUND

State law protects tenants against evictions in retaliation for reporting substandard conditions or joining with tenants to pursue common interests. Section 1942.5 of the California Civil Code provides in part:

(a) If the lessor retaliates against the lessee because of the exercise by the lessee of his rights under this chapter or because of his complaint to an appropriate agency as to tenantability of a dwelling, as to the payment of his rent, the lessor may not recover possession of a dwelling in any action or proceeding, cause the lessee to quit involuntarily, increase the rent, or decrease any services within 180 days...[and]

(b) It shall be unlawful for a lessor to increase rent, decrease services, cause a lessee to quit involuntarily, bring an action to recover possession, or threaten to do any of such acts, for the purpose of retaliating against the lessee because he or she has lawfully organized or participated in a lessees' association or an organization advocating lessees' rights or has lawfully and peaceably exercised any rights under the law. In an action brought by or against the lessee pursuant to this subdivision, the lessee shall bear the burden of producing evidence that the lessor's conduct was, in fact, retaliatory...

Several unsuccessful legislative measures (SB 517, 1979 and SB 799, 1979) would have provided additional protection by requiring landlords to show just cause for eviction of tenants (i.e., nonpayment of rent, willful destruction of property, illegal use of the premises).

IMPLEMENTATION 18: ALTERNATIVE HOUSING DESIGN AND OWNERSHIP PATTERNS.

IMPLEMENTATION: Recognizing that more affordable housing can be achieved through alternative forms of home ownership and innovative site designs, the County should encourage the Planned Unit Development, Condominium, Limited Equity Cooperative, and Stock Cooperative housing as four methods to achieving more affordable housing.

A. The Planned Unit Development (PUD)

Given the current trends in housing development, the great demand for housing, and the scarcity of land, the County should prepare and make extensive use of Planned Unit Development approach in new housing construction. P.U.D.'s allow for greater flexibility to design and encourage innovative site planning which is sensitive to the physical characteristics of the land. A P.U.D. can take advantage of greater utilization of the land through such developments as cluster housing. The big advantage to P.U.D. is that aesthetics in design, privacy, and open space are achieved thus creating a more desirable living situation. P.U.D.'s would also allow mixed uses limited to neighborhood-commercial as well as clustering.

B. Condominiums

The new condominium development (duplex, triplex, 4-plex up to high-rise multiple units) is where the home owner has fee simple title to airspace and a percentage of undivided interest in the land the units sit upon and common areas and improvements included in the development. The condominium approach, while similar to the P.U.D., differs in the way title is held to the land.

C. Limited Equity Housing Cooperative

Limited equity housing cooperatives provide an alternative to both home ownership and rentorship. A cooperative housing corporation holds the title to the mortgage of the housing units. The corporation is governed by a set of by-laws and has an elected board of directors comprised of persons living in the co-op housing. People buy a membership share in the corporation which gives them the right to occupy a unit in the cooperative corporation. Upon leaving the co-op, the share is resold to the corporation for the original investment plus a limited equity which is usually a fixed percentage of the original share cost and any cost of approved improvements. Since the mortgage is held in constant ownership by the corporation, there are no transfer fees, real estate fees, profit, or speculation costs in the sale of shares. The cooperative home owner is able to deduct his/her share of the mortgage payment and property taxes from his/her personal income tax. Each household pays a monthly fee to the corporation which is their share of the expenses that need to be covered. Cooperative housing remains affordable over time and therefore is a long-term solution to affordable housing. Cooperative corporations can take the form of scattered sites, or multi-family units.

D. Stock Cooperatives

Full equity cooperative housing allows for normal appreciation experienced through supply and demand as with other housing--otherwise has basically the same ownership pattern as the limited equity cooperative.

IMPLEMENTATION 19: ENCOURAGE HOUSING FINANCE PROGRAMS.

One of the major costs of housing is financing. The County should explore various financing methods, such as creating tax increment districts, establishing land trusts and leveraging private money with public money for housing construction and rehabilitation.

1. Equity sharing (partnership)
2. Self-help/private financing
3. Reducing mortgage rates with tax exempt bonds
4. Using Pension Funds for Home Loans
5. Limited-equity cooperatives
6. Sweat equity
7. Inducing new capital into the local market.

BACKGROUND

The Housing Element assigns the tasks of fully exploring various housing finance techniques to the Non-Profit Housing Corporation (Implementation Measure 3).

IMPLEMENTATION 20: COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

1. The County shall annually compete for CDBG funds as a means of developing local communities.
2. The County should also work with the California Department of Housing and Community Development to reduce the discrimination toward economically disadvantaged agencies inherent in the current CDBG programs.

PROGRESS

The County Housing Assistance Plan (HAP) was a requirement for participation in the HUD Federal funded CDGB program. Two grants were obtained under this program (1981 and 1982) were used to improve six critical public facility needs within the community of Fields Landing. The project funds provided for sewage collectors; sewage laterals; water mains and fire hydrants; curbs, gutters and sidewalks; storm drains; and street renovation.

In 1983 this program was transferred to State Administration and the rules were changed substantially. The County was unsuccessful in its bid to do a housing rehabilitation, drainage and road improvement project in the Calville area of McKinleyville.

The County has continued its interest in this program as a source of community improvement funds. The current year's program includes strategies for job creating projects (jobs bill) and economic development projects.

A 1984 CDBG project application addresses the housing and drainage needs for the core area within the community of Manila. The focus of this project was housing rehabilitation, repair and weatherization for 40 households within the targeted income group. Since then, the County has been awarded CDBG grants to perform a housing conditions survey, to extend a public water system in the Riverside community, and rehabilitate 40 units in unincorporated areas.

COMMENT

The CDBG program is the primary funding source for assisting very low income housing, including emergency shelters. The State CDBG program still targets the very low, and low income group. However, grant applications are considered in the aggregate. Where HUD categorized and ranked housing only, facilities only, or economic development only projects, the State program considers these all together. The criteria of high benefit to low-moderate income persons is easy to attain on a household basis. It is not easy to attain on a community-wide basis. Thus, it is possible to improve specific housing; yet quite difficult to improve the environs where the housing is located. Streets, drainage, pedestrian walks etc. are all essential to a desirable community.

The HUD required HAP is not a requirement of the state program. The Housing Element of the General Plan replaces this requirement. This does require, however, the completion of a Regional Housing Needs Plan by the Humboldt County Association of Governments.

Another issue is important to note. The state CDBG Program is strongly oriented to leveraging--to make CDBG funds go further toward completing program objectives. This requires coordinated grant applications--with financial institutions and other granting agencies, or local share contributions. This necessitates considerably more staff work to coordinate the lead in activities. Both the added staff work and local match efforts work to the disadvantage of poor communities. This can be partially alleviated by the use of overhead monies to fund such planning and coordination. But the agency must receive a grant before it can receive administrative cost support. The County should coordinate with cities to develop an integrated program to secure CDBG funding for homeless shelters and transitional housing facilities.

IMPLEMENTATION 21: HOMELESSNESS

FINDINGS:

In March, 1991, the Humboldt County Task Force presented a report to the Board of Supervisors that contained an analysis of the housing and service needs of homeless population within the County (this report is contained in Appendix H of this Element). The following findings and programs are taken directly from that report.

1. Most middle income residents of Humboldt County are a paycheck or two away from homelessness, especially if they are not protected by adequate life, health and accident insurance or supported by family or friends.
2. There is much overlap between subgroups of the homeless who include: single women with children, families, veterans, physically and mentally ill, alcohol and drug dependents, victims of domestic violence, unemployable youths, and those living on minimum wage and the elderly.
3. Homeless people are dying from alcohol poisoning, exposure, AIDS contracted from contaminated needles, and violent assault.
4. There is a severe lack of sufficient affordable housing for low income residents of Humboldt County. The County could use 450 more units specifically set aside for low income people.
5. Unemployment due to our transitioning economy has resulted in a skidding down the economic ladder for growing numbers of residents of our county.
6. There are many good basic services that need better public/private coordination and cooperation. Supportive and stabilizing services need to be developed in the Eureka/Arcata area, McKinleyville/Orick area, and in Southern Humboldt.

IMPLEMENTATION:

1. Appoint and retain a County Homeless Coordinator in the County Administrative Office by January 1, 1994. The Homeless Coordinator would be initially responsible for facilitating the implementation of the following short-term recommendations and eventually, long-term recommendations:
 - a. Facilitate the cooperation between public and private agencies serving the homeless.
 - b. To insure that information/referral and other services are created for the homeless, facilitate the cooperation of public and private entities and the acquisition of funding for the development, siting and staffing of 24 hour shelter, support and self help centers in Eureka, Garberville, and Arcata/McKinleyville. These centers

- would provide volunteer and peer support; scheduled professional services: e.g. information and referral, mental and public health services, social services, career development and job services, and access to showers, lock space, child care, mail receipt, tools, etc.
- c. Develop a community educational program and a consensual process to assist in enlisting the cooperation of the general public and especially neighbors of the centers, in creating programs that will assist the homeless.
 - d. Develop an eviction prevention and intervention program which would identify and assist low income people in danger of losing their homes. Work with community agencies serving this population and with the Real Estate Board and providing institutions to make a viable program possible. Other responsible agencies include Mental Health, the Human Rights Commission, and RCAA.
 - e. Amend Resolution No. 90-49 establishing the Task Force in order to add a representative and alternate from Southern Humboldt County to the membership of the Task Force to lead in exploring the particular needs of the rural homeless and in reporting back to the Board of Supervisors with recommendations.
 - f. Extend the mandate of the Humboldt County Homeless Task Force in order to provide information and contribute their diverse access to resources to the implementation of both the short-term and long-term recommendations.
 - g. Locate and staff with full eligibility workers satellite Social Service centers with posted hours and days of operations in Southern Humboldt and the North East portion of the County. In this way, the requirement of centralized services will be reduced, thus reducing the influx of the homeless to Eureka, while preserving the needs of rural areas of Humboldt County. There will be numerous local and State agencies involved with this measure.
 - h. Locate transitional facilities for specific sub-groups of the homeless that are small, and scattered into communities where people feel at home, combined with case management or other social service supervision would help alleviate the need for mass emergency or transitional shelter space. Numerous other agencies will likewise take part implementing this measure.
 - i. Apply for and administer planning and technical assistance grants to study the most effective way to provide the transitional housing and support system. Possible options are vouchered campgrounds, women's supported housing developments, non-profit and tenant owned mobilehome parks, non-profit motel with support services, therapeutic care communities, residential/work programs, sweat equity development projects, and limited equity cooperatives.

- j. Identify zoning and General Plan amendments necessary to allow these transitional housing and service programs to be developed, and direct Planning Department staff to implement such changes.

Long-Term

- k. Facilitate the securing of funding for the development, siting and staffing of secure transitional housing facilities appropriate to different populations of the homeless for overnight stays and where services of longer duration may be provided.
- l. Promote job training for the homeless, including remedial education, where needed. Coordinate with the Greater Avenues for Independence (GAIN) Program. Work with community programs versed in ways of enhancing one's sense of self, and other rehabilitation programs to minimize the need for sanctioning of GR, AFDC, and Food Stamp recipients and maximize chances of breaking the cycle of poverty. Other responsible agencies include Mental Health, the Department of Social Services, the Employment Development Department and RCAA.
- m. Develop a family recovery program that addresses the nexus of issues of domestic violence, alcohol and drug abuse, sexual molestation and homelessness so as to help them develop life-sustaining skills. Include a healthy parenting program that would subsequently bring the family back together so as to maximize the possibility of keeping families intact.
- n. Support and coordinate the development of affordable housing for low income citizens, including multifamily, single family, and single room occupancy (SRO) units. Promote legislation on the local, State and Federal levels to aid in the funding of these developments. There will be various other responsible agencies involved with this measure.
- o. Promote legislation aimed at securing State funding for the General Relief Program and at equalizing payment levels of General Relief throughout the State.

IMPLEMENTATION 22: AFFORDABLE HOUSING PROGRAMS

FINDING: Given the decreased affordability of housing in the County, there is a need to identify those programs that have produced, rehabilitated and conserved housing in the past and those that may provide it in the future, particularly those programs which produce, rehabilitate and conserve housing affordable to very low and low income households.

IMPLEMENTATION The County will continue to implement the following programs to meet the housing needs of Humboldt County residents.

Building permits Based on the fact that 433 single family units and 12 multifamily units were constructed at market rates each year between 1985 and 1992, the objective of the County is to facilitate the construction of 2,100 additional single family units and 60 multifamily units by 1997. It is assumed two-thirds of the single family units will be affordable to above moderate income households, and the remainder will be affordable to moderate income households. It is further assumed that 1) 85% of all market rate multifamily units will be affordable to low income persons, and 15% will be affordable to very low income persons, and 2) all moderate and below moderate income units constructed in the past seven years under this program will be conserved as affordable units over the next five years..

Alternate Owner Builder (AOB) permits. All of the AOB units constructed under this program during the next five years (between 1992 and 1997) are assumed to be affordable to moderate income households. Based on past trends, the objective of the County is to facilitate the construction of 191 units under this program in the next five years.

Mortgage Credit Certificates. According to the Housing Authority, there were 54 Certificates awarded to households in unincorporated areas between 1985 and 1992; the objective of the County is to secure funding of an additional 54 Certificates in the next five years. It is assumed that half of the Certificates will be awarded to low income households, and the remainder will be awarded to moderate income households. It is also assumed that those Certificates funded between 1985 and 1992 will be conserved as affordable units.

Second Units. The objective of the County is to facilitate the construction of 137 additional second units between 1992 and 1997. This projection is based on historical trends. It is assumed that, consistent with historical trends, one-third of the second units will be affordable to low income households, and the remainder will be affordable to very low income households. It is further assumed that those units constructed during the past seven years will be conserved as affordable units in the future.

Farmers Home Administration (FmHA). Based on information from the Farmers Home Administration, 259 new multifamily units were constructed, and mortgages were funded for 237 single family residences between 1985 and 1992. Assuming this level of activity continues, there will be 185 multifamily units constructed, and 169 mortgages for single family residences funded through this program between 1992 and 1997. All of the multifamily units and 25% of the single family units assisted through this program are assumed to be affordable to very low income households (the other 75% will be affordable to low income households). Further, it is assumed that all units assisted under this program during the previous seven year time period will be conserved as affordable units during the following five years.

Community Development Block Grant (CDBG), Housing Preservation Grant (HPG), California Housing Repair Program (CHRP) and Self Help Housing Programs. Based on information from the Redwood Community Action Agency, the County's objective is to

assist the rehabilitation of an additional 40 units through the CDBG program, and 72 units through the HPG program (funding for the CHRP and Self Help Housing programs may not be available in the future). All units rehabilitated through these programs will likely be single family, and will be affordable to low income households. It is assumed that all units assisted through these programs over the previous seven year time period will be conserved as affordable units during the next five years.

Section 8 Rental Assistance and Voucher Programs. If funding continues at previous levels, there will be an additional 81 units funded through the Section 8 programs in the next five years (between 1992 and 1997). All units provided through this program in the next five years are assumed to be multifamily, and will be affordable to very low income households. It is further assumed the units funded through this program in the past will be conserved as affordable units over the next five years.

Weatherization. According to officials at Pacific Gas and Electric Company, funding for the weatherization program is likely to be cut back. The best estimate is that PG&E will weatherize 1,200 units between 1992 and 1997. As before, it is assumed that half of these units will be affordable to low income households, and the remainder will be affordable to very low income households.

TABLE 33

PROJECTED NUMBER OF UNITS
CONSTRUCTED, REHABILITATED AND CONSERVED
UNDER HOUSING PROGRAMS
UNINCORPORATED AREAS, 1992 - 1997

(Single Family / Multifamily Units)

Income Category	Program	New Construction	Rehabilitation	Conservation	Total
Above Moderate	Building Permits	1,400 / 0			1,400 / 0
Moderate	Building Permits	700 / 0		1,000 / 0	1,700 / 0
	A.O.B. Permits	<u>191 / 0</u>		<u>267 / 0</u>	<u>458 / 0</u>
		891 / 0		1,267 / 0	2,158 / 0
Low	Building Permits	0 / 51		0 / 69	0 / 120
	Mortgage Credit	27 / 0		27 / 0	54 / 0
	Second Units	45 / 0		52 / 0	97 / 0
	FmHA	<u>127 / 0</u>		178 / 0	305 / 0
		199 / 51			
	CDBG		40 / 0	40 / 0	80 / 0
	HPG		72 / 0	72 / 0	144 / 0
	Self Help			36 / 0	36 / 0
	CHRP			40 / 0	40 / 0
	Weatherization		<u>600 / 0</u>	<u>1,350 / 0</u>	<u>1,950 / 0</u>
			712 / 0	1,795 / 69	2,826 / 120
Very Low	Building Permits	0 / 9		0 / 12	0 / 21
	Second Units	92 / 0		100 / 0	192 / 0
	FmHA	42 / 185		59 / 259	101 / 444
	Section 8	<u>0 / 113</u>		0 / 450	0 / 563
		134 / 307			
	Weatherization		600 / 0	<u>1,350 / 0</u>	<u>1,950 / 0</u>
				1,509 / 722	2,243 / 1,028

¹ Unless specified in the remarks column of Table 32, all proposed programs are intended to represent a firm commitment, and are thus mandatory obligations within financial constraints.



C124906913

Date		Time		Location	
10/1/78	10:00	10:00	10:00	10:00	10:00
10/2/78	10:00	10:00	10:00	10:00	10:00
10/3/78	10:00	10:00	10:00	10:00	10:00
10/4/78	10:00	10:00	10:00	10:00	10:00
10/5/78	10:00	10:00	10:00	10:00	10:00
10/6/78	10:00	10:00	10:00	10:00	10:00
10/7/78	10:00	10:00	10:00	10:00	10:00
10/8/78	10:00	10:00	10:00	10:00	10:00
10/9/78	10:00	10:00	10:00	10:00	10:00
10/10/78	10:00	10:00	10:00	10:00	10:00
10/11/78	10:00	10:00	10:00	10:00	10:00
10/12/78	10:00	10:00	10:00	10:00	10:00
10/13/78	10:00	10:00	10:00	10:00	10:00
10/14/78	10:00	10:00	10:00	10:00	10:00
10/15/78	10:00	10:00	10:00	10:00	10:00
10/16/78	10:00	10:00	10:00	10:00	10:00
10/17/78	10:00	10:00	10:00	10:00	10:00
10/18/78	10:00	10:00	10:00	10:00	10:00
10/19/78	10:00	10:00	10:00	10:00	10:00
10/20/78	10:00	10:00	10:00	10:00	10:00
10/21/78	10:00	10:00	10:00	10:00	10:00
10/22/78	10:00	10:00	10:00	10:00	10:00
10/23/78	10:00	10:00	10:00	10:00	10:00
10/24/78	10:00	10:00	10:00	10:00	10:00
10/25/78	10:00	10:00	10:00	10:00	10:00
10/26/78	10:00	10:00	10:00	10:00	10:00
10/27/78	10:00	10:00	10:00	10:00	10:00
10/28/78	10:00	10:00	10:00	10:00	10:00
10/29/78	10:00	10:00	10:00	10:00	10:00
10/30/78	10:00	10:00	10:00	10:00	10:00
10/31/78	10:00	10:00	10:00	10:00	10:00